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Vickie Edgerly, District Clerk
Orange County, Texas
Envelope No. 53506933
Reviewed By: Maria Hernandez

NO. A210211-C

**MICHAEL MALTBA and
WENDY MALTBA**

VS.

**ALLSTATE TEXAS LLOYD'S,
SAMUEL BOLLING, WILLIAM
CARROLL and JESSICA KROMM**

§ **IN THE DISTRICT COURT OF**
§
§
§ **ORANGE COUNTY, TEXAS**
§
§
§ **128th JUDICIAL DISTRICT**

PLAINTIFFS' ORIGINAL PETITION

TO THE HONORABLE JUDGE OF SAID COURT:

COME NOW, **MICHAEL MALTBA and WENDY MALTBA**, Plaintiffs in the above-entitled and numbered cause and file this Plaintiffs' Original Petition, complaining of **ALLSTATE TEXAS LLOYD'S, SAMUEL BOLLING, WILLIAM CARROLL and JESSICA KROMM**, Defendants, (hereinafter referred to collectively as ("Defendants")), and for cause of action would respectfully show unto the Court the following:

Parties

1. Plaintiffs, Michael Maltba and Wendy Maltba, are individuals appearing in Court through their attorney of record.
2. Defendant, Allstate Texas Lloyd's, is an insurance company operating in Texas and may be served with process by serving its registered agent, C T Corporation System, 1999 Bryan Street, Suite 900, Dallas, Texas 75201.
3. Defendant, Samuel Bolling, is an individual who is employed by Allstate Texas Lloyd's, and may be served with process through his employer's registered agent, C T Corporation System, 1999 Bryan Street, Suite 900, Dallas, Texas 75201.

4. Defendant, William Carroll, is an individual who is employed by Allstate Texas Lloyd's, and may be served with process through his employer's registered agent, C T Corporation System, 1999 Bryan Street, Suite 900, Dallas, Texas 75201.

5. Defendant, Jessica Kromm, is an individual employed by Allstate Texas Lloyd's, and may be served with process through her employer's registered agent, C T Corporation System, 1999 Bryan Street, Suite 900, Dallas, Texas 75201.

Discovery Plan

6. This matter is governed by Discovery Plan Level 2.

Jurisdiction and Venue

7. The subject matter in controversy is within the jurisdictional limits of this court.

8. Plaintiff seeks:

- A. monetary relief over \$250,000.00 but not more than \$1,000,000.00, and
- B. a demand for judgment in that amount.

9. Venue is proper in Orange County, because all of the Defendants' acts and omissions occurred in Orange County, Texas, according to Texas Civil Practice and Remedies Code Section 15.002(a)(1). All matters at issue arise in Orange County, Texas and the property is located in Orange County, Texas. The jurisdictional amounts are within the jurisdictional limits of this Court.

Facts

10. On or about August 27, 2020, Plaintiffs sustained substantial damage to their residence located at 2704 Bear Trail, Orange, Orange County, Texas, as a result of **wind and hurricane/storm damage from Hurricane Laura**.

11. Plaintiffs reported this loss to their insurance company, Allstate Texas Lloyd's, who set up a claim and conducted an initial, outcome-oriented, inspection through its adjusters. This initial

report failed to address all of the damage to the structure and other structure. The initial report was written for \$17,806.52 (less \$6,020.00 deductible) with a payment of \$11,786.52 for structural loss, \$4,765.45 for other structure loss and \$500.00 for food loss. **See Exhibit 1.** Defendants then issued payment in an amount that did not reflect all of the damage/loss to this property. Plaintiffs' submitted their complaint that the estimate did not cover all the damage. Defendant Samuel Bolling responded by email stating that the "I am not changing the estimate because it has already been filed and paid, so I am not taking the monies paid for windows away. As for the roofing part of the estimate, I have made some changes to the estimate that I hope you will be satisfied with." **See Exhibit 2.** Defendant Bolling again fails to address all the damage to this property caused by Hurricane Laura. Defendant Bolling sent another letter on December 21, 2020 (after a third inspection of the property) stating various misrepresentations as to why certain damage is not covered. **See Exhibit 3.** After the Plaintiffs' hired an attorney and sent demand, Defendant Allstate did ADMIT to underpaying the claim by way of its second/third estimate (dated 12-9-2020) that went out by way of letter on December 26, 2020-----in which Defendant Kromm documented the damage for the following amounts:

-\$47,889.47(less \$12,880.10 depreciation*) (less \$6,020.00 deductible) = \$28,989.37

**(On its initial report, Defendant Allstate's depreciation amount was negligible and only increased substantially due to Allstate now having to pay addition monies on this claim);*

THIS AMOUNTS TO DEFENDANT ADMITTING TO \$30,000.00 under-adjustment on this claim (for the structure alone);

-\$6,374.65 in Other Structure Damage; and

-\$500.00 in food loss. **See Exhibit 4.**

12. Plaintiffs' property was covered by a policy of insurance issued by the Defendant, Allstate Texas Lloyd's, under Policy No. 936443938. Plaintiff provided notice of loss under the insurance policy at issue; namely, **wind, storm/hurricane damage to the structure and loss of use.** Defendant, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, set up the claim (Claim No. 0598332450) and inspected Plaintiffs' property and adjusted Plaintiffs' wind/hurricane loss/claim. Despite receiving proper notice and Plaintiffs' compliance with the requirements of the policy of insurance, Defendants did not conduct reasonable investigations and/or inspections of the premises and failed to make reasonable attempts to pay full benefits due and owing under the policy of insurance and claims at issue. Defendants did acknowledge windstorm damage to the property, but failed to fairly and accurately adjust the loss/damage.

13. Defendants knowingly and intentionally minimized Plaintiffs' claims, in part, and failed to fully compensate Plaintiffs for the wind/hurricane-related (storm/wind/water related) losses when the insurance carrier's liability was reasonably clear. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, failed to report the entire wind/hurricane-related storm loss thereby minimizing payment to Plaintiffs on the claim. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, failed to fully calculate the nature, extent, and amount of the damage to the property, again in an effort to minimize the payment to Plaintiffs.

14. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, misrepresented both the nature and extent of the damages and grossly underpaid Plaintiffs based on the damage to the property; all leading to a substantial underpayment of policy benefits to Plaintiffs.....**by and through the following specific acts/omissions committed by Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm:**

- a. **Not addressing all of the structural damage (including all exterior wind/storm/water damage to the structure and other structure);**
- b. **Not addressing all of the structural damage (including interior damage at the property);**
- c. **Not allowing for overhead and profit on Defendants' estimate;**
- d. **Not addressing any general conditions at the property;**
- e. **Not authoring a reasonable estimate based on the extent of the wind/storm damage;**
- f. **Failing to timely issue proper/full payment;**
- g. **Failing to pay recoverable depreciation (RCV);**
- h. **Authoring fraudulent and inconsistent reports that established that certain damages were not covered under the policy;**
- i. **Drafting, authoring, and creating letters for the improper payment amount (letters were fraudulent);**
- j. **Mailing letters for the improper payment amount;**
- k. **Failing to pay mandatory statutory interest on all under-payments once the Ins. Code Demand letter was received.**

15. The above referenced facts document a clear breach of the terms of the contract (to pay for wind/storm related damage), as well as a clear breach of Defendants' duty of good faith and fair dealing.

16. As detailed in the above paragraphs, Allstate Texas Lloyd's wrongfully adjusted Plaintiffs' claims for structural repairs to the property and contents loss. Furthermore, Allstate Texas Lloyd's underpaid Plaintiffs' claims by not providing full coverage for the damage sustained by the Plaintiffs as well as under 'scoping' the damages during its investigation. Additionally, Allstate Texas Lloyd's continues to delay in the full payment of damages to the structural damages, contents loss

and statutory interest.....Plaintiffs sent their 60-day Insurance Notice to Defendants on October 28, 2020. Furthermore, Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, failed to comply with the Texas Insurance Code by not paying statutory interest on its initial underpayment.

17. Defendant, Allstate Texas Lloyd's, failed to perform its contractual duties to adequately compensate Plaintiffs under the terms of the Policy. Specifically, it refused to pay the full proceeds of the Policy, although due demand was made for proceeds to be paid in an amount sufficient to cover the damaged property and all conditions precedent to recovery upon the Policy had been carried out and accomplished by Plaintiffs. Allstate Texas Lloyd's conduct constitutes a breach of the insurance contract between Allstate Texas Lloyd's and Plaintiffs.

18. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, misrepresented to Plaintiffs that the damage to the Property was not covered under the Policy, even though the damage was caused by a covered occurrence----windstorm. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm's conduct constitutes a violation of the Texas Insurance Code, Unfair Settlement Practices. Tex. Ins. Code §541.060(a)(1).

19. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, failed to make an attempt to settle Plaintiffs' claim in a fair manner, although they were aware of their liability to Plaintiffs under the Policy. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm's conduct constitutes a violation of the Texas Insurance Code, Unfair Settlement Practices. Tex. Ins. Code §541.060(a)(2)(A).

20. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, failed to explain to Plaintiffs the reasons for their offer of an inadequate settlement. Specifically, Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, failed to

offer Plaintiffs adequate compensation, without any explanation why full payment was not being made. Furthermore, Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, did not communicate that any future settlements or payments would be forthcoming to pay for the entire losses covered under the Policy, nor did they provide any explanation for the failure to adequately settle Plaintiffs' claim. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm's conduct is a violation of the Texas Insurance Code, Unfair Settlement Practices. Tex. Ins. Code §541.060(a)(3).

21. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, failed to affirm or deny coverage of Plaintiffs' claim within a reasonable time. Specifically, Plaintiffs did not receive timely indication of acceptance or rejection, regarding the full and entire claim, in writing from Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm's conduct constitutes a violation of the Texas Insurance Code, Unfair Settlement Practices. Tex. Ins. Code §541.060(a)(4).

22. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, refused to fully compensate Plaintiffs, under the terms of the Policy, by failing to conduct a reasonable investigation. Specifically, Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, performed an outcome-oriented investigation of Plaintiffs' claim, which resulted in a biased, unfair and inequitable evaluation of Plaintiffs' losses on the Property. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm's conduct constitutes a violation of the Texas Insurance Code, Unfair Settlement Practices. Tex. Ins. Code §541.060(a)(7).

23. Defendant, Allstate Texas Lloyd's, failed to meet its obligations under the Texas Insurance Code regarding timely acknowledging Plaintiffs' full claim, beginning an investigation of Plaintiffs' claim and requesting all information reasonably necessary to investigate Plaintiffs' claim within the statutorily mandated time of receiving notice of Plaintiffs' claim. Allstate Texas Lloyd's conduct constitutes a violation of the Texas Insurance Code, Prompt Payment of Claims. Tex. Ins. Code §542.055.

24. Defendant, Allstate Texas Lloyd's, failed to accept or deny Plaintiffs' full and entire claim within statutorily mandated time of receiving all necessary information. Allstate Texas Lloyd's conduct constitutes a violation of the Texas Insurance Code, Prompt Payment of Claims. Tex. Ins. Code §542.056.

25. Defendant, Allstate Texas Lloyd's, failed to meet its obligations under the Texas Insurance Code regarding full payment of claim without delay. Specifically, it has delayed full payment of Plaintiffs' claim longer than allowed and, to date, Plaintiffs have not yet received full payment for its claim. Allstate Texas Lloyd's conduct constitutes a violation of the Texas Insurance Code, Prompt Payment of Claims. Tex. Ins. Code §542.058.

26. From and after the time Plaintiffs' claim was presented to Defendant, Allstate Texas Lloyd's, the liability of Allstate Texas Lloyd's to pay the full claim in accordance with the terms of the Policy was reasonably clear. However, Allstate Texas Lloyd's refused to pay Plaintiffs in full, despite there being no basis whatsoever on which a reasonable insurance company would have relied on to deny the full payment. Allstate Texas Lloyd's conduct constitutes a breach of the common law duty of good faith and fair dealing.

27. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, knowingly or recklessly made false representations, as described above, as to material facts and/or knowingly concealed all or part of material information from Plaintiffs.

28. As a result of Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm's wrongful acts and omissions, Plaintiffs were forced to retain the professional services of the attorney and law firm who is representing it with respect to these causes of action. Plaintiffs, through its attorney, notified Defendants of its claims.

Causes of Action:

Causes of Action Against Defendant, Allstate Texas Lloyd's, Only

29. Defendant, Allstate Texas Lloyd's, is liable to Plaintiffs for intentional breach of contract, as well as intentional violations of the Texas Insurance Code and intentional breach of good faith and fair dealing.

Anticipatory Breach

30. Defendant, Allstate Texas Lloyd's, committed an anticipatory breach of the insurance contract thus relieving Plaintiffs of any corresponding obligation on the contract. Defendant's denial of liability without justification was unreasonable and unjust.

Breach of Contract

31. Defendant, Allstate Texas Lloyd's conduct constitutes a breach of the insurance contract made between Allstate Texas Lloyd's and Plaintiffs.

32. Defendant, Allstate Texas Lloyd's failure and refusal, as described above, to pay the adequate compensation as it is obligated to do under the terms of the Policy in question and under the laws of the State of Texas, constitutes a breach of Allstate Texas Lloyd's insurance contract with Plaintiffs.

**Noncompliance with Texas Insurance Code
Unfair Settlement Practices**

33. Defendant, Allstate Texas Lloyd's conduct constitutes multiple violations of the Texas Insurance Code, Unfair Settlement Practices. Tex. Ins. Code §541.060(a). All violations under this article are made actionable by Tex. Ins. Code §541.151.

34. Defendant, Allstate Texas Lloyd's unfair settlement practice, as described above, of misrepresenting to Plaintiffs material facts relating to the coverage at issue, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex. Ins. Code §541.060(a)(1).

35. Defendant, Allstate Texas Lloyd's unfair settlement practice, as described above, of failing to attempt in good faith to effectuate a prompt, fair, and equitable settlement of the claim, even though Allstate Texas Lloyd's liability under the Policy was reasonably clear, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex. Ins. Code §541.060(a)(2)(A).

36. Defendant, Allstate Texas Lloyd's unfair settlement practice, as described above, of failing to promptly provide Plaintiffs with a reasonable explanation of the basis in the Policy, in relation to the facts or applicable law, for their offer of a compromise settlement of the claim, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex. Ins. Code §541.060(a)(3).

37. Defendant, Allstate Texas Lloyd's unfair settlement practice, as described above, of failing within a reasonable time to affirm or deny coverage of the claim to Plaintiffs or to submit a reservation of rights to Plaintiffs, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex. Ins. Code §541.060(a)(4).

38. Defendant, Allstate Texas Lloyd's unfair settlement practice, as described above, of refusing to pay Plaintiffs' claim without conducting a reasonable investigation, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex. Ins. Code §541.060(a)(7).

**Noncompliance with Texas Insurance Code
The Prompt Payment of Claims**

39. Defendant, Allstate Texas Lloyd's conduct constitutes multiple violations of the Texas Insurance Code, Prompt Payment of Claims. All violations made under this article are made actionable by Tex. Ins. Code §542.060.

40. Defendant, Allstate Texas Lloyd's failure to acknowledge receipt of Plaintiffs' full claim, commence investigation of the full claim, and request from Plaintiffs all items, statements, and forms that it reasonably believed would be required within the applicable time constraints, as described above, constitutes a non-prompt payment of claims and a violation of the Tex. Ins. Code §542.055.

41. Defendant, Allstate Texas Lloyd's failure to notify Plaintiffs in writing of its acceptance or rejection of the claim within the applicable time constraints, constitutes a non-prompt payment of the claim. Tex. Ins. Code §542.056.

42. Defendant, Allstate Texas Lloyd's delay of the payment of Plaintiffs' full claim following its receipt of all items, statements, and forms reasonably requested and required, longer than the amount of time provided for, as described above, constitutes a non-prompt payment of the claim. Tex. Ins. Code §542.058.

Breach of the Duty of Good Faith and Fair Dealing

43. Defendant, Allstate Texas Lloyd's conduct constitutes a breach of the common law duty of good faith and fair dealing owed to insureds in insurance contracts.

44. Defendant, Allstate Texas Lloyd's failure, as described above, to adequately and reasonably investigate and evaluate Plaintiffs' claim, although, at that time, Allstate Texas Lloyd's knew or should have known by the exercise of reasonable diligence that its liability was reasonably clear, constitutes a breach of good faith and fair dealing.

Causes of Action Against Defendants,
Samuel Bolling, William Carroll and Jessica Kromm, Only

Noncompliance with Texas Insurance Code
Unfair Settlement Practices

45. Defendants, Samuel Bolling, William Carroll and Jessica Kromm's conduct constitutes multiple violations of the Texas Insurance Code, Unfair Settlement Practices. Tex. Ins. Code §541.060(a) All violations under this article are made actionable by Tex. Ins. Code §541.151.

46. Defendants, Samuel Bolling, William Carroll and Jessica Kromm's unfair settlement practice, as described above, of misrepresenting to Plaintiffs material facts relating to the coverage at issue, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex. Ins. Code. §541.060(a)(1).

47. Defendants, Samuel Bolling, William Carroll and Jessica Kromm's settlement practice, as described above, of failing to attempt in good faith to effectuate a prompt, fair, and equitable settlement of the claim, even though Defendants' liability under the Policy was reasonably clear, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex. Ins. Code §541.060(a)(2)(A).

48. Defendants, Samuel Bolling, William Carroll and Jessica Kromm's unfair settlement practice, as described above, of failing to promptly provide Plaintiffs with a reasonable explanation of the basis in the Policy, in relation to the facts or applicable law, for their offer of a compromise settlement of the claim, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex. Ins. Code §541.060(a)(3).

49. Defendants, Samuel Bolling, William Carroll and Jessica Kromm's unfair settlement practice, as described above, of failing within a reasonable time to affirm or deny coverage of the claim to Plaintiffs or to submit a reservation of rights to Plaintiffs, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex. Ins. Code §541.060 (a)(4).

50. Defendants, Samuel Bolling, William Carroll and Jessica Kromm's unfair settlement practice, as described above, of refusing to pay Plaintiffs' claim without conducting a reasonable investigation, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex. Ins. Code §541.060(a)(7).

**Fraud Against Defendants, Allstate Texas Lloyd's,
Samuel Bolling, William Carroll and Jessica Kromm**

51. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, are liable to Plaintiffs for common law fraud.

52. Each and every one of the representations, as described above, concerned material facts for the reason Plaintiffs would not have acted and which Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, knew were false or made recklessly without any knowledge of their truth as a positive assertion. Each Defendant was engaged in the "business of insurance" at the time these fraudulent representations were made during the adjustment of

Plaintiffs' claim.

53. The statements were made with the intention that they should be acted upon by Plaintiffs, who in turn acted in reliance upon the statements, there causing Plaintiffs to suffer injury and constituting common law fraud.

**Conspiracy to Commit Fraud Against Defendants, Allstate Texas Lloyd's,
Samuel Bolling, William Carroll and Jessica Kromm**

54. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, are liable to Plaintiffs for conspiracy to commit fraud. Defendants, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, were members of a combination of two or more persons whose object was to accomplish an unlawful purpose or a lawful purpose by unlawful means. In reaching a meeting of the minds regarding the course of action to be taken against Plaintiffs, Allstate Texas Lloyd's, Samuel Bolling, William Carroll and Jessica Kromm, committed an unlawful, overt act to further the object or course of action. Plaintiffs suffered injury as a proximate result of Defendants' acts/omissions. At all times, Defendants knew that their liability was reasonably clear, and still failed to properly handle their claim which constitutes a breach of the duty of good faith and fair dealing.

Knowledge/Intent

55. Each of the acts described above, together and singularly, was done "knowingly" and "intentionally" as the terms are used in the Texas Insurance Code and were a producing cause of Plaintiffs' damages described herein.

Damages

56. Plaintiffs will show that all of the above referenced acts were the producing cause(s) of Plaintiffs' damages. The damages caused by the windstorm have left Plaintiffs' property severely

damaged. These damages have not been properly addressed by Defendants and have not been repaired due to the non-payment causing further damage to the Property, which has led to undue hardship and burden on Plaintiffs. These damages are a result of Defendants' mishandling of Plaintiffs' claim in direct violation of the laws detailed above.

57. For Plaintiffs' breach of contract cause of action, Plaintiffs are entitled to the benefits they should have received under the policy of insurance in place at the time of the wind loss. Plaintiffs are asking for full benefits due and owing under the policy, along with their attorney's fees and expenses. Plaintiffs are entitled to full policy benefits that are due and owing for their loss.

58. For the violations of the Texas Insurance Code and Unfair Settlement Practices, Plaintiffs are entitled to actual damages, which include the full benefits due and owing under the policy, attorney's fees and expenses and costs of court. Furthermore, because Defendants' acts were committed knowingly, Plaintiffs are entitled to three times their actual damages.

59. For violations of the Texas Insurance Code and Prompt Payment of Claims, Plaintiffs are entitled to their damages, as detailed above and below, as well as eighteen percent statutory interest per year as damages, along with attorney's fees and expense.

60. For breach of common law duty of good faith and fair dealing, Plaintiffs are entitled to all damages, including those detailed above and below, as well as all forms of loss resulting from Defendants' breach of said duty, including but not limited to additional costs, losses due to nonpayment of the amount(s) owed under the policy, economic hardship, punitive damages, exemplary damages.

61. For Defendants' fraudulent acts, Plaintiffs are entitled to recover actual damages and exemplary damages for Defendants' knowingly making fraudulent representations, along with attorney's fees, interest, and costs of court.

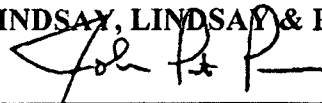
62. The acts and omissions of these Defendants have made it necessary for Plaintiffs to retain undersigned counsel, and Plaintiffs agreed to pay undersigned counsel reasonable and necessary attorney's fees, expenses, and costs of suit. Plaintiffs' counsel has a forty percent (40%) contingent fee. When calculated on an hourly rate basis, however, at customary hourly rate charges in this community, Plaintiffs anticipates that attorney's fees and expenses incurred through a trial of this case will be approximately \$100,000.00 to \$250,000.00, in the discretion of the jury, and also that any necessary appellate attorney's fees and expenses will be approximately \$15,000.00, or in an amount in the discretion of the jury. Plaintiffs are entitled to recover their reasonable and necessary attorney's fees and expenses under applicable provisions of the Texas Insurance Code.

PRAYER

WHEREFORE, PREMISES CONSIDERED, Plaintiffs prays that Defendants be cited to appear and answer herein, that Plaintiffs recover their actual damages, consequential damages, statutory damages and enhancements, punitive damages, attorney's fees, costs, expenses, interest, and for such other and further relief, at law or in equity, to which Plaintiffs may show themselves justly entitled.

Respectfully submitted,

LINDSAY, LINDSAY & PARSONS



John Pat Parsons
TSB#24065876
710 N. 11th Street
Beaumont, Texas 77702
409/833-1196
409/832-7040 (Fax)
jparsons@llptx.com

**ATTORNEY FOR PLAINTIFFS,
MICHAEL MALTBA and WENDY MALTBA**

Insured: MICHAEL MALTBA
Property: 2704 BEAR TRL
ORANGE, TX 77632-0760
Home: 2704 BEAR TRL
ORANGE, TX 77632-0760

Home: (409) 351-1688
E-mail: MIKE.MALTBA@YAHOO.COM

Claim Rep.: Sam Bolling

Business: (800) 547-8676

Estimator: Sam Bolling

Business: (800) 547-8676

Claim Number: 0598332450

Policy Number: 000936443938

Type of Loss: Windstorm

Date Contacted: 9/13/2020

Date of Loss: 8/27/2020 8:00 AM

Date Received: 8/30/2020 8:38 AM

Date Inspected: 10/3/2020

Date Entered: 9/12/2020 3:49 PM

Date Est. Completed: 10/4/2020 8:58 AM

Price List: TXBM8X_AUG20

Restoration/Service/Remodel

Estimate: MICHAEL_MALTBA11

Allstate is dedicated to providing you with outstanding service throughout the claim-handling process. If you have any questions regarding this estimate or if additional damage is found during the repair process, please contact us at (800) 547-8676. Please also contact us at (800) 547-8676 if there are differences or discrepancies between our estimate and the estimate provided by your repair person of choice. Please be prepared to provide us with your repair person's estimate and all information and documentation relating to any differences or discrepancies.

Thank you,

-Sam Bolling

MICHAEL_MALTBA11



10/6/2020

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MICHAEL_MALTBA11

SKETCH15

main level

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
7. Drywall tape joint/repair - per LF	10.00 LF	7.10	71.00	0/150 yrs	Avg.	0%	(0.00)	71.00
8. Texture drywall - machine - knockdown	10.00 SF	0.50	5.00	0/150 yrs	Avg.	0%	(0.00)	5.00
9. Seal/prime then paint the surface area (2 coats)	10.00 SF	0.85	8.50	0/15 yrs	Avg.	0%	(0.00)	8.50
10. Paint the surface area - one coat	84.00 SF	0.59	49.56	0/15 yrs	Avg.	0%	(0.00)	49.56
11. Contents - move out then reset	1.00 EA	46.78	46.78	0/NA	Avg.	0%	(0.00)	46.78
Totals: Office			180.84				0.00	180.84

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
12. 5/8" drywall - hung, taped, heavy texture, ready for paint	140.00 SF	2.62	366.80	0/150 yrs	Avg.	0%	(0.00)	366.80
13. Seal/prime then paint the surface area (2 coats)	140.00 SF	0.85	119.00	0/15 yrs	Avg.	0%	(0.00)	119.00
14. Paint more than the ceiling - one coat	189.00 SF	0.59	111.51	2/15 yrs	Avg.	13.33%	(14.87)	96.64
15. Contents - move out then reset	1.00 EA	46.78	46.78	0/NA	Avg.	0%	(0.00)	46.78
16. Floor protection - plastic and tape - 10 mil	61.00 SF	0.27	16.47	0/15 yrs	Avg.	0%	(0.00)	16.47
Totals: Bathroom			660.56				14.87	645.69
Total: main level			841.40				14.87	826.53
Total: SKETCH15			841.40				14.87	826.53

Front Elevation

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
17. Reglaze double-pane thermal window unit, 10 - 16 sf	4.00 EA	235.73	942.92	0/18 yrs	Avg.	0%	(0.00)	942.92
18. Reglaze double-pane thermal window unit, 1 - 9 sf	3.00 EA	131.32	393.96	0/18 yrs	Avg.	0%	(0.00)	393.96
Totals: Front Elevation			1,336.88				0.00	1,336.88

Right Elevation

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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MICHAEL_MALTBA11

10/6/2020

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CONTINUED - Right Elevation

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
19. Reglaze double-pane thermal window unit, 10 - 16 sf	1.00 EA	235.73	235.73	0/18 yrs	Avg.	0%	(0.00)	235.73
20. Reglaze double-pane thermal window unit, 1 - 9 sf	11.00 EA	131.32	1,444.52	0/18 yrs	Avg.	0%	(0.00)	1,444.52
Totals: Right Elevation			1,680.25				0.00	1,680.25

Rear Elevation

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
21. Reglaze double-pane thermal window unit, 1 - 9 sf	7.00 EA	131.32	919.24	0/18 yrs	Avg.	0%	(0.00)	919.24
22. R&R Gutter / downspout - aluminum - up to 5"	49.00 LF	6.48	317.52	0/25 yrs	Avg.	0%	(0.00)	317.52
23. Detach & Reset Gutter / downspout - aluminum - up to 5"	12.00 LF	4.03	48.36	0/25 yrs	Avg.	0%	(0.00)	48.36
24. R&R Gutter guard/screen	49.00 LF	3.53	172.97	0/20 yrs	Avg.	0%	(0.00)	172.97
25. Heat, Vent, & Air Conditioning (Technician Invoice)* reset the a/c displaced by storm winds	1.00 EA	99.00	99.00	0/NA	Avg.	0%	(0.00)	99.00
Totals: Rear Elevation			1,557.09				0.00	1,557.09

Left Elevation

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
26. R&R Gutter / downspout - aluminum - up to 5"	18.00 LF	6.48	116.64	0/25 yrs	Avg.	0%	(0.00)	116.64
27. R&R Gutter guard/screen	6.00 LF	3.53	21.18	0/20 yrs	Avg.	0%	(0.00)	21.18
28. Reglaze double-pane thermal window unit, 1 - 9 sf	7.00 EA	131.32	919.24	0/18 yrs	Avg.	0%	(0.00)	919.24
Totals: Left Elevation			1,057.06				0.00	1,057.06

Fencing

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
29. Wood fence 5' - 6' high - Detach & reset - per 8' section	6.00 EA	69.46	416.76	0/NA	Avg.	0%	(0.00)	416.76
30. R&R Wood fence 5' - 6' high - treated	32.00 LF	27.07	866.24	0/12 yrs	Avg.	0%	(0.00)	866.24

CONTINUED - Fencing

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
31. R&R Chain link fence w/posts & top rail - 5' high - 9 gauge	6.00 LF	19.39	116.34	0/30 yrs	Avg.	0%	(0.00)	116.34
32. Clean with pressure/chemical spray Pressure wash reset fence to match new fence	288.00 SF	0.27	77.76	0/NA	Avg.	0%	(0.00)	77.76
Totals: Fencing			1,477.10				0.00	1,477.10

Food Loss

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
33. Food Loss Roast, poultry, condiments, seafood, dairy, desserts, vegetables, as agreed.	1.00 EA	500.00	500.00	0/NA	Avg.	0%	(0.00)	500.00
Totals: Food Loss			500.00				0.00	500.00

Debris Removal

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
34. Debris disposal - (Debris Removal)*	1.00 EA	500.00	500.00	0/NA	Avg.	NA	(0.00)	500.00
Totals: Debris Removal			500.00				0.00	500.00

Construction Debris

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
35. Haul debris - per pickup truck load - including dump fees	1.00 EA	131.78	131.78	0/NA	Avg.	NA	(0.00)	131.78
Totals: Construction Debris			131.78				0.00	131.78

Tree Removal

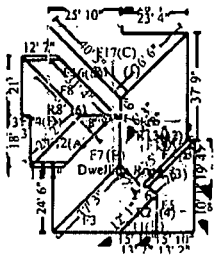
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
36. General Demolition (Tree Removal off house by Justin's Tree Service)*	1.00 EA	3,250.00	3,250.00	0/NA	Avg.	NA	(0.00)	3,250.00

CONTINUED - Tree Removal

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
37. General Demolition (Tree Removal off fence by Justin's Tree Service)*	1.00 EA	3,250.00	3,250.00	0/NA	Avg.	NA	(0.00)	3,250.00
Totals: Tree Removal			6,500.00				0.00	6,500.00

Second Inspection Sketch

Main Level



Dwelling Roof

4676.79 Surface Area	46.77 Number of Squares
293.04 Total Perimeter Length	53.69 Total Ridge Length
221.25 Total Hip Length	

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
39. Reglaze skylight - up to 6 SF	1.00 EA	159.81	159.81	0/15 yrs	Avg.	0%	(0.00)	159.81
40. Remove Laminated - comp. shingle rfg. - w/ felt	21.10 SQ	51.51	1,086.86	0/30 yrs	Avg.	NA	(0.00)	1,086.86
41. Laminated - comp. shingle rfg. - w/out felt	24.00 SQ	167.04	4,008.96	0/30 yrs	Avg.	0%	(0.00)	4,008.96
Auto Calculated Waste: 13.8%, 2.90SQ Options: Valleys: Open, Include eave starter course: Yes, Include rake starter course: Yes, Exposure: 5 5/8", Bundle Rounding: 0.4%, 0.09SQ - (included in waste calculation above)								
42. Roofing felt - 15 lb.	21.10 SQ	21.09	445.00	0/20 yrs	Avg.	0%	(0.00)	445.00
43. R&R Drip edge	112.00 LF	2.04	228.48	0/35 yrs	Avg.	0%	(0.00)	228.48
44. R&R Ridge cap - composition shingles	210.00 LF	4.55	955.50	0/25 yrs	Avg.	0%	(0.00)	955.50
Totals: Dwelling Roof			6,884.61				0.00	6,884.61
Total: Main Level			6,884.61				0.00	6,884.61
Total: Second Inspection Sketch			6,884.61				0.00	6,884.61

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
45. Drywall labor minimum*	1.00 EA	39.72	39.72	0/NA	Avg.	0%	(0.00)	39.72
Totals: Labor Minimums Applied			39.72				0.00	39.72

Line Item Totals: MICHAEL_MALTBA11 22,505.89 14.87 22,491.02

MICHAEL_MALTBA11

10/6/2020

Page: 5

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

Grand Total Areas:

752.14 SF Walls	221.58 SF Ceiling	973.71 SF Walls and Ceiling
221.58 SF Floor	24.62 SY Flooring	94.02 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	94.02 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
602.54 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
4,676.79 Surface Area	46.77 Number of Squares	0.00 Total Perimeter Length
53.69 Total Ridge Length	221.25 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
AA-Dwelling	17,278.79	76.77%	17,806.52	77.18%
A9-Dwelling - Mold	0.00	0.00%	0.00	0.00%
BB-Other Structures	4,727.10	21.00%	4,765.45	20.65%
B9-Other Structures - Mold	0.00	0.00%	0.00	0.00%
CC-Unscheduled Personal Property	500.00	2.22%	500.00	2.17%
C9-Unscheduled Personal Property - Mold	0.00	0.00%	0.00	0.00%
DD-Additional Living Expense	0.00	0.00%	0.00	0.00%
D9-Additional Living Expense - Mold	0.00	0.00%	0.00	0.00%
PF-Power Failure	0.00	0.00%	0.00	0.00%
RC-Replacement Cost - Contents	0.00	0.00%	0.00	0.00%
RD-Replacement Cost - Dwelling	0.00	0.00%	0.00	0.00%
RG-Residence Glass	0.00	0.00%	0.00	0.00%
XX-Liability	0.00	0.00%	0.00	0.00%
X9-Liability - Mold	0.00	0.00%	0.00	0.00%
YY-Guest Medical	0.00	0.00%	0.00	0.00%
Y9-Guest Medical - Mold	0.00	0.00%	0.00	0.00%
Total	22,505.89	100.00%	23,071.97	100.00%

**Summary for
AA-Dwelling
Summary for All Items**

Line Item Total	17,278.79
Material Sales Tax	542.83
Replacement Cost Value	\$17,821.62
Less Depreciation	(15.10)
Actual Cash Value	\$17,806.52
Less Deductible	(6,020.00)
Net Claim	\$11,786.52
Total Recoverable Depreciation	15.10
Net Claim if Depreciation is Recovered	\$11,801.62

Sam Bolling

**Summary for
BB-Other Structures
Summary for All Items**

Line Item Total	4,727.10
Material Sales Tax	31.67
Cleaning Mtl Tax	0.24
Cleaning Sales Tax	6.44
Replacement Cost Value	\$4,765.45
Less Non-recoverable Depreciation	<0.00>
Actual Cash Value	\$4,765.45
Net Claim	\$4,765.45

Sam Bolling

**Summary for
CC-Unscheduled Personal Property
Summary for All Items**

Line Item Total	500.00
Replacement Cost Value	\$500.00
Less Non-recoverable Depreciation	<0.00>
Actual Cash Value	\$500.00
Net Claim	\$500.00

Sam Bolling

Depending upon the circumstances of your loss, our estimate may or may not include an amount for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether the services of a general contractor are appropriate for your loss, please contact your claim representative before proceeding with repairs.

This document includes a damage estimate for your property based on Replacement Cost Value (RCV) and Actual Cash Value (ACV). The ACV estimate reflects the RCV less the amount of any depreciation. Depreciation is the decrease in value of an item due to the item's condition, which takes into consideration age, life expectancy, usage, type of item, and market factors. As your adjuster has explained, depending on your policy, you may be able to recover your depreciation upon your repair or replacement of the covered damages.

During the claim process, we asked for your assistance in establishing the age and condition of your damaged items. If you have any questions regarding the age and condition applied to your property, or any other questions regarding this estimate, please contact your adjuster.

Specialized skill, licensing or certification may be needed of any contractor(s) that you retain, for instance, to identify the presence and nature of any potential contaminants, toxins, pollutants, or other hazards that may be encountered during the course of the work, or to utilize appropriate work practices and procedures during the course of the work. Check with your local or State public health or environmental agency regarding potential hazards, including contractor qualifications and other requirements. For your safety, it is prudent to avoid areas where damaged structures, materials or unknown substances may be present, and to not disturb such structures, material, or unknown substances until your contractors have inspected the work site.

The suggestions above are provided only for your consideration. They in no way supplement, alter or modify your existing coverage. Your insurance policy is the legal contract that contains the terms and limitations of your coverage.

If you have any concerns about the grade of flooring on your estimate, you may take advantage of a free service that will provide you with a more specific analysis. To use this option, please keep a 12" x 12" sample of your damaged flooring, and notify your Allstate adjuster that you would like the additional analysis.

From: claims@claims.allstate.com
Date: October 6, 2020 at 6:17:53 PM CDT
To: mike.maltba@yahoo.com
Cc: CQ6LF@ALLSTATE.COM
Subject: Window / Claim#0598332450

Mr. Maltba, I have reviewed the new photo of the document. It is much better and I was able to read it, so thank you!

Upon reviewing the document, your policy, my inspection results, and the estimate from the prior adjuster, I can not extend coverage to replace the windows. There are a few issues with the window portion of your claim, so I will address them one at a time.

1. Your glass company stated the windows can not be re-glazed, but the thermal glass needs to be replaced, or the whole window unit needs to be replaced. In our estimating tool, we have a lot more detail we see that is not included in the text of the estimates. I will copy and paste the details to the line items that call for, 'Reglaze double-pane thermal window unit, 10 - 16 sf'. The detail reads as follows: Includes: 'Double pane thermal window unit, rubber gasket or window caulk, removing old glass and installation labor.

Green: LEED considers windows to be green if they meet one or more of the following standards: Residential: Windows, Air Infiltration, Building Orientation for Passive Solar. Commercial: Daylight, Quality Views.

Note: Cost to reglaze a 10 to 16 SF window.

Average life expectancy 18 years

Average depreciation 5.56% per year

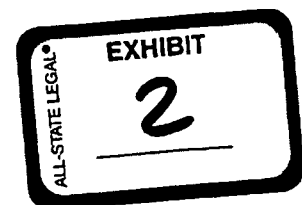
Maximum depreciation 100%

As you can see, this is what we are paying for. I also looked on the website for Southern Glass, whom sent the letter to you. Right on the home page, they state they can install new or repair broken windows or mirrors. Can replace sections of your windows or mirrors without replacing the complete unit. In many cases residential glass replacement can be completed in a single day.

For your own curiosity, I would ask them why your windows are not able to be handles any other way than by replacing the entire window unit.

2. As you can see from the above details from our estimating tool, the life expectancy is an average of 18 years. Your home was built in 1991, making these windows approximately 29 years, as you stated they are the original windows.

3. During my inspection, two things occurred; I observed evidence on all windows consistent with failed seals that failed a long time ago and have been repeatedly having the problem of condensation accumulating between panes. Second thing was when Mrs. Maltba stated she should have filed a claim on the last storm when the windows first started showing failed seals. Unfortunately, failed seals on windows are not covered unless it is from an event causing sudden and accidental damage. I can not tell you what would have happened if a claim had been filed years ago when Mrs. Maltba said it first started happening because no inspection was done at that time.



4. As I stated after the inspection, there is only one window I would have paid for if I were the original adjuster. The window in the front left of your dwelling that has a crack in the pane should have been paid for, but none of the others. I am not changing the estimate because it has already been filed and paid, so I am not taking the monies paid for windows away.

I am sorry you both have had a frustrating experience during your claim process. As an adjuster, my goal is always to bring 100% satisfaction to all customers! I understand you may not be happy or satisfied with my decision, but I hope I have helped find resolution to your window problem by giving you some things to look for, and some good questions to ask window companies about.

As for the roofing part of the estimate, I have made some changes to the estimate that I hope you will be satisfied with. I will call you soon to discuss that.

Thank you,

Samuel Bolling
Allstate Texas Lloyds
Phone: (877) 421-8342
Fax: (866) 222-0411
claims@claims.allstate.com

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**** Please do not delete your unique Conversation ID ****

*** Conversation ID: 40446B3F98FBBF5B ***



DEC 31 2020



LINDSAY, LINDSAY AND PARSONS Attorneys at Law
710 N 11TH ST
BEAUMONT TX 777021502

December 21, 2020

INSURED: MICHAEL MALTBA
DATE OF LOSS: August 27, 2020
CLAIM NUMBER: 0598332450 PBW

PHONE NUMBER: 877-421-8342
FAX NUMBER: 866-222-0411
OFFICE HOURS: Mon - Fri 7:00 am - 7:00 pm,
Sat 8:00 am - 5:00 pm

Re: Your Claim Status

Dear LINDSAY, LINDSAY AND PARSONS Attorneys at Law,

As part of your claim that resulted from windstorm, you have requested Allstate Texas Lloyds to provide coverage for your property damage. Our investigation revealed: 1st: WINDOWS: Seals failed prior to this claim. There are photos from a prior loss, 0441417730, DOL 12/26/2016, that show the window seals had already failed even before that DOL.
2nd: FLOORS: The floors are ceramic tile, not vinyl plank tiles. There is no damage to the flooring. Any uneven tiles are due to poor workmanship and/or inconsistencies in tiles themselves.
3rd: FRONT ELEVATION: The overhead door and trim have no damage and no visible debris strikes. There are water stains and wear and tear on wood fascia and soffit that are from aging and maintenance needs.
4th: STONE PATH: The stone path has cracks all over it from beginning to end. Damage is due to settlement not a tree strike.
5th: ROOF SHEATHING: the sheathing is not damaged. Also, according to the building official they do not require the sheathing to be replaced due to not being marked. Email from Building Code Enforcer is attached in claim file notes.
6th. All the trim damage claimed is from poor workmanship and some due to the nature of wood that splits over time. Unfortunately, Allstate Texas Lloyds cannot provide coverage for these damages because of the following provision in your Allstate Texas Lloyds policy:

Texas Homeowners Policy Form A AU2130

Section I Property Coverage

SECTION I—PERILS INSURED AGAINST COVERAGE A (DWELLING) AND COVERAGE B (PERSONAL PROPERTY)

We insure against physical loss to the property described in Coverage A (Dwelling) and Coverage B (Personal Property) caused by a peril listed below, unless the loss is excluded in Section I Exclusions.

1. Fire and Lightning.
2. Sudden and Accidental Damage from Smoke.
This peril does not cover loss caused by smog or by smoke from industrial or agricultural operations.
3. Windstorm, Hurricane and Hail.

This peril does not cover:

0598332450 PBW



4004



b. A building or any part of a building that is in danger of falling down or caving in is not considered to be in a state of collapse.

c. A part of a building that is standing is not considered to be in a state of collapse even if it has separated from another part of the building.

d. A building or any part of a building that is standing is not considered to be in a state of collapse even if it shows evidence of cracking, bulging, sagging, bending, leaning, settling, shrinkage, or expansion.

We do not cover loss resulting from subsidence.

14. Breakage of glass which is part of the building including glass in storm doors and storm windows.

15. Sudden and Accidental Discharge or Overflow of Water or Steam from within a plumbing, heating or air conditioning system or household appliance.

a. We cover the cost of tearing out and replacing that part of the dwelling structure, excluding the slab or foundation, necessary to repair or replace the system or appliance. But this coverage does not include loss to the system or appliance from which the water or steam escaped.

b. We do not cover sudden and accidental discharge, or overflow of water or steam from within a plumbing, heating or air conditioning system or household appliance that is either below the surface of the ground or is within or below the slab or foundation of the dwelling.

c. We do not cover loss caused by constant or repeated seepage or leakage of water or steam that occurs over a period of 14 days or more.

d. We do not cover loss caused by or resulting from freezing except as provided in Peril Insured Against 16. Freezing.

e. In this peril, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

16. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance.

a. This peril does not include a loss caused by or resulting from freezing if you have not used reasonable care to:

(1) Maintain heat in the building; or

(2) Shut off the water supply and drain all systems and appliances of water.

However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

b. In this peril, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

This letter only applies to listed damage areas. I will continue to work with you to evaluate your other damages.





Allstate.

You're in good hands.

ALLSTATE IMAGING COE PO BOX 672041
DALLAS TX 75267

JAN 04 2021



LINDSAY LAW FIRM PLLC
710 N 11TH ST
BEAUMONT TX 777021502

December 26, 2020

INSURED: MICHAEL MALTBA
DATE OF LOSS: August 27, 2020
CLAIM NUMBER: 0598332450 PJK

PHONE NUMBER: 800-724-6427
FAX NUMBER: 877-307-6061
OFFICE HOURS:

Dear LINDSAY LAW FIRM PLLC,

The inspection of your client's property is complete. Payment and a copy of the Allstate estimate were sent separately. Accordingly, we are closing our file at this time. If you wish to provide additional information for our review, you may forward that to claims@claims.allstate.com with your client's claim number. We will then review the information provided and advise you of our position.

Allstate does not waive any of its rights or defenses with regard to any potential claims under the policy by any action previously taken or by any action taken in the future. Rather Allstate reserves all of its rights and possible defenses in any way relating to questions raised by any such potential claims.

You may contact me at the number below or via fax at 877-307-6061.

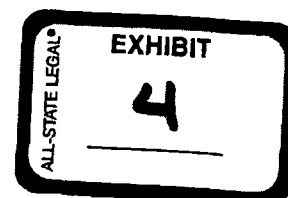
Sincerely,

Jessica KROMM

Jessica KROMM
800-724-6427 Ext. 6678048
Allstate Texas Lloyds

GENI001

0598332450 PJK



3000020201226TR001000875001001001287



Insured: MICHAEL MALTBA
Property: 2704 BEAR TRL
ORANGE, TX 77632-0760
Home: 2704 BEAR TRL
ORANGE, TX 77632-0760

Home: (409) 351-1688
E-mail: MIKE.MALTBA@YAHOO.COM

Claim Rep.: Sam Bolling

Business: (800) 547-8676

Estimator: Sam Bolling

Business: (800) 547-8676

Claim Number: 0598332450

Policy Number: 000936443938

Type of Loss: Windstorm

Date Contacted: 12/9/2020 11:49 AM

Date of Loss: 8/27/2020 8:00 AM

Date Received: 8/30/2020 8:38 AM

Date Inspected: 12/9/2020 5:49 PM

Date Entered: 9/12/2020 3:49 PM

Date Est. Completed: 10/6/2020 7:16 PM

Price List: TXBM8X_DEC20
Restoration/Service/Remodel
Estimate: MICHAEL_MALTBA

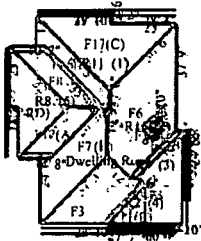
Allstate is dedicated to providing you with outstanding service throughout the claim-handling process. If you have any questions regarding this estimate or if additional damage is found during the repair process, please contact us at (800) 547-8676. Please also contact us at (800) 547-8676 if there are differences or discrepancies between our estimate and the estimate provided by your repair person of choice. Please be prepared to provide us with your repair person's estimate and all information and documentation relating to any differences or discrepancies.

Thank you,

-Sam Bolling

MICHAEL_MALTBA**Trees****Tree Removal**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
46. TREE REMOVAL*	1.00 EA	3,500.00	3,500.00	0/NA	Avg.	NA	(0.00)	3,500.00
THIS IS FOR INVOICE PAID TO JUSTINS TREE SERVICE FOR 7,000.00, TO CUT UP TREES AND SET TO CURB. WILL SPLIT UP BETWEEN AA AND BB COVERAGE.								
47. TREE REMOVAL*	1.00 EA	3,500.00	3,500.00	0/NA	Avg.	NA	(0.00)	3,500.00
THIS IS FOR INVOICE PAID TO JUSTINS TREE SERVICE FOR 7,000.00, TO CUT UP TREES AND SET TO CURB. WILL SPLIT UP BETWEEN AA AND BB COVERAGE.								
Totals: Tree Removal			7,000.00				0.00	7,000.00
Total: Trees			7,000.00				0.00	7,000.00

Dwelling**Exterior****Dwelling Roof**

4676.79 Surface Area	46.77 Number of Squares
293.04 Total Perimeter Length	53.69 Total Ridge Length
221.25 Total Hip Length	

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
48. R&R Tarp - all-purpose poly - per sq ft (labor and material)	700.00 SF	0.75	525.00	12/NA	Avg.	0%	(0.00)	525.00
39. Reglaze skylight - up to 6 SF	1.00 EA	159.85	159.85	12/15 yrs	Avg.	80%	(127.88)	31.97
40. Remove Laminated - comp. shingle rfg. - w/ felt	46.77 SQ	51.64	2,415.20	12/30 yrs	Avg.	NA	(0.00)	2,415.20
42. Roofing felt - 15 lb.	46.77 SQ	21.09	986.38	12/20 yrs	Avg.	60%	(591.83)	394.55
41. Laminated - comp. shingle rfg. - w/out felt	53.00 SQ	167.41	8,872.73	12/30 yrs	Avg.	40%	(3,549.09)	5,323.64
Auto Calculated Waste: 13.3%, 6.23SQ								
Options: Valleys: Closed-cut (half laced), Include eave starter course: Yes, Include rake starter course: Yes, Exposure: 5 5/8", Bundle Rounding: 0.2%, 0.09SQ - (included in waste calculation above)								
43. Drip edge	293.04 LF	1.73	506.96	12/35 yrs	Avg.	34.29%	(173.81)	333.15
44. R&R Ridge cap - composition shingles	274.95 LF	4.57	1,256.53	12/25 yrs	Avg.	48%	(378.77)	877.76
49. R&R Continuous ridge vent - shingle-over style	44.00 LF	7.61	334.84	12/35 yrs	Avg.	34.29%	(102.88)	231.96
50. Remove Additional charge for steep roof - 7/12 to 9/12 slope	46.77 SQ	13.02	608.95	12/NA	Avg.	NA	(0.00)	608.95
51. Additional charge for steep roof - 7/12 to 9/12 slope	46.77 SQ	27.90	1,304.88	12/NA	Avg.	0%	(0.00)	1,304.88
52. R&R Flashing - pipe jack - 6"	1.00 EA	52.17	52.17	12/35 yrs	Avg.	34.29%	(15.64)	36.53
53. Flashing - pipe jack	3.00 EA	31.61	94.83	12/35 yrs	Avg.	34.29%	(32.51)	62.32
54. R&R Chimney flashing - large (32" x 60")	1.00 EA	390.09	390.09	12/35 yrs	Avg.	34.29%	(125.76)	264.33
Totals: Dwelling Roof			17,508.41				5,098.17	12,410.24

Front Elevation

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
55. R&R Gutter / downspout - aluminum - up to 5"	34.00 LF	6.90	234.60	15/25 yrs	Avg.	60%	(131.17)	103.43
56. Detach & Reset Gutter guard/screen	24.00 LF	2.84	68.16	0/20 yrs	Avg.	0%	(0.00)	68.16
57. Prime & paint gutter / downspout	34.00 LF	1.56	53.04	15/15 yrs	Avg.	90% [M]	(47.74)	5.30
58. Clean overhead door & hardware - Large	1.00 EA	48.98	48.98	15/NA	Avg.	0%	(0.00)	48.98
59. R&R Aluminum window, single hung 20-28 sf (2 pane w/thermal)	1.00 EA	449.66	449.66	15/18 yrs	Avg.	83.33%	(357.19)	92.47
Includes: Vertical sliding window, screen, and installation labor. Labor cost to remove a large, single hung vinyl window and to discard in a job-site waste receptacle. Excludes: Low E glazing. Quality: 20-28 SF single hung window with standard duty vinyl frame, standard duty hardware (pivots, latches), and double glazing. The glazing unit is 1/2" wide.								
60. Add on for grid (double or triple pane windows)	21.00 SF	3.84	80.64	15/18 yrs	Avg.	83.33%	(67.20)	13.44
61. Add. charge for a retrofit window, 12-23 sf - difficult	1.00 EA	184.26	184.26	15/30 yrs	Avg.	50%	(92.13)	92.13
62. R&R Solar window screen, 11 - 25 SF	1.00 EA	91.32	91.32	15/30 yrs	Avg.	50%	(43.90)	47.42
FRONT RIGHT WINDOW								
Totals: Front Elevation			1,210.66				739.33	471.33

Right Elevation

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
63. R&R Gutter / downspout - aluminum - up to 5"	102.00 LF	6.90	703.80	15/25 yrs	Avg.	60%	(393.52)	310.28
64. Detach & Reset Gutter guard/screen	72.00 LF	2.84	204.48	0/20 yrs	Avg.	0%	(0.00)	204.48
65. Prime & paint gutter / downspout	102.00 LF	1.56	159.12	15/15 yrs	Avg.	90% [M]	(143.21)	15.91
66. R&R Exterior light fixture	1.00 EA	96.75	96.75	15/20 yrs	Avg.	75%	(63.80)	32.95
Totals: Right Elevation			1,164.15				600.53	563.62

Rear Elevation

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
25. Heat, Vent, & Air Conditioning (Technician Invoice)* reset the a/c displaced by storm winds	1.00 EA	99.00	99.00	15/NA	Avg.	0%	(0.00)	99.00
67. R&R Air conditioning security cage	1.00 EA	312.37	312.37	15/15 yrs	Avg.	90% [M]	(270.66)	41.71
68. R&R Gutter / downspout - aluminum - up to 5"	72.00 LF	6.90	496.80	15/25 yrs	Avg.	60%	(277.78)	219.02
69. Detach & Reset Gutter guard/screen	49.00 LF	2.84	139.16	0/20 yrs	Avg.	0%	(0.00)	139.16
70. Prime & paint gutter / downspout	72.00 LF	1.56	112.32	15/15 yrs	Avg.	90% [M]	(101.09)	11.23
71. R&R Aluminum window, single hung 20-28 sf (2 pane w/thermal)	2.00 EA	449.66	899.32	15/18 yrs	Avg.	83.33%	(714.38)	184.94
Includes: Vertical sliding window, screen, and installation labor. Labor cost to remove a large, single hung vinyl window and to discard in a job-site waste receptacle. Excludes: Low E glazing. Quality: 20-28 SF single hung window with standard duty vinyl frame, standard duty hardware (pivots, latches), and double glazing. The glazing unit is 1/2" wide.								
72. Add on for grid (double or triple pane windows)	42.00 SF	3.84	161.28	15/18 yrs	Avg.	83.33%	(134.40)	26.88

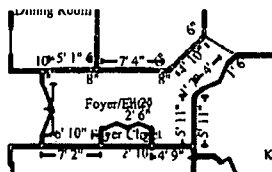
CONTINUED - Rear Elevation

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
73. Add. charge for a retrofit window, 12-23 sf - difficult	2.00 EA	184.26	368.52	15/30 yrs	Avg.	50%	(184.26)	184.26
Totals: Rear Elevation			2,588.77				1,682.57	906.20

Left Elevation

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
74. R&R Gutter / downspout - aluminum - up to 5"	130.00 LF	6.90	897.00	15/25 yrs	Avg.	60%	(501.54)	395.46
75. Detach & Reset Gutter guard/screen	100.00 LF	2.84	284.00	0/20 yrs	Avg.	0%	(0.00)	284.00
76. Prime & paint gutter / downspout	130.00 LF	1.56	202.80	15/15 yrs	Avg.	90% [M]	(182.52)	20.28
Totals: Left Elevation			1,383.80				684.06	699.74
Total: Exterior			23,855.79				8,804.66	15,051.13

Interior



Foyer/Entry

Height: 10'

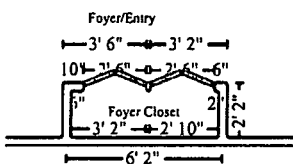
441.98 SF Walls	165.33 SF Ceiling
607.32 SF Walls & Ceiling	165.33 SF Floor
18.37 SY Flooring	33.08 LF Floor Perimeter
65.33 LF Ceil. Perimeter	

Door	4' X 6' 8"	Opens into KITCHEN
Missing Wall	4' 1 3/4" X 10'	Opens into LIVING_ROOM
Missing Wall - Goes to Floor	4' 10" X 6' 8"	Opens into OFFICE
Missing Wall - Goes to Floor	7' 4" X 6' 8"	Opens into OFFICE
Missing Wall - Goes to Floor	5' 1" X 6' 8"	Opens into DINING_ROOM
Door	6' X 6' 5/8"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into FOYER_CLOSET
Door	2' 6" X 6' 8"	Opens into FOYER_CLOSET

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
77. Contents - move out then reset - Small room	1.00 EA	35.28	35.28	0/NA	Avg.	0%	(0.00)	35.28
78. R&R 1/2" drywall - hung, taped, ready for texture	4.00 SF	2.40	9.60	0/150 yrs	Avg.	0%	(0.00)	9.60

CONTINUED - Foyer/Entry

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
REPAIR TO DRYWALL NOT AROUND WINDOWS								
79. Texture drywall - machine - knockdown	4.00 SF	0.56	2.24	0/150 yrs	Avg.	0%	(0.00)	2.24
80. Seal/prime then paint the surface area (2 coats)	4.00 SF	0.92	3.68	0/15 yrs	Avg.	0%	(0.00)	3.68
PRIME AND PAINT REPAIRED SURFACE								
81. Paint the walls - one coat	441.98 SF	0.63	278.45	3/15 yrs	Avg.	20%	(55.69)	222.76
Note: Painters frequently remove switch and outlet cover plates, drop light fixtures, and move items away from walls to make painting easier. An average amount of this kind of prep work is included.								
82. Casing - Detach & reset	21.00 LF	1.49	31.29	0/NA	Avg.	0%	(0.00)	31.29
83. Paint casing - one coat	21.00 LF	0.93	19.53	0/15 yrs	Avg.	0%	(0.00)	19.53
84. Floor protection - plastic and tape - 10 mil	165.33 SF	0.29	47.95	0/15 yrs	Avg.	0%	(0.00)	47.95
Totals: Foyer/Entry			428.02				55.69	372.33



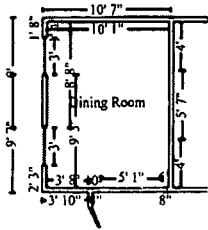
Foyer Closet

Height: 10'

119.23 SF Walls	10.62 SF Ceiling
129.86 SF Walls & Ceiling	10.62 SF Floor
1.18 SY Flooring	10.26 LF Floor Perimeter
15.26 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into FOYER_ENTRY
Door	2' 6" X 6' 8"	Opens into FOYER_ENTRY

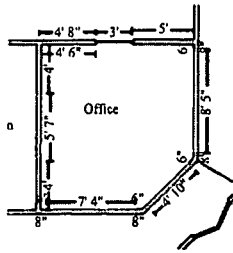
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
NO VISIBLE DAMAGE								
Totals: Foyer Closet			0.00				0.00	0.00

**Dining Room****Height: 10'**

366.22 SF Walls	136.97 SF Ceiling
503.19 SF Walls & Ceiling	136.97 SF Floor
15.22 SY Flooring	36.67 LF Floor Perimeter
47.33 LF Ceil. Perimeter	

Window	3' X 6'	Opens into Exterior
Window	3' X 6'	Opens into Exterior
Missing Wall - Goes to Floor	5' 1" X 6' 8"	Opens into FOYER_ENTRY
Missing Wall - Goes to Floor	5' 7" X 6' 8"	Opens into OFFICE

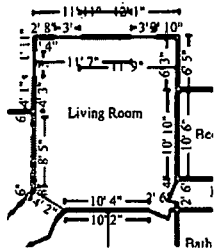
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
85. Contents - move out then reset	1.00 EA	46.99	46.99	0/NA	Avg.	0%	(0.00)	46.99
86. Window blind - horizontal or vertical - Detach & reset	2.00 EA	27.53	55.06	0/NA	Avg.	0%	(0.00)	55.06
87. Drywall patch / small repair, ready for paint	4.00 EA	77.23	308.92	0/150 yrs	Avg.	0%	(0.00)	308.92
ALLOWANCE FOR DRYWALL REPAIR AROUND WINDOWS. THIS LINE ITEM IS MORE APPROPRIATE FOR REPAIRS AROUND THE WINDOWS DUE TO THE SMALL AREA AND DETAIL. USING TWO PER LOWER WINDOW SINCE REPAIR IS UP TO 4SF AND LOWER UNIT REPAIRS ARE APPROXIMATELY 7SF. USING ONE PER UPPER WINDOW.								
Includes: Drywall, metal corner bead, joint compound, joint tape, nails, screws, texture, and installation labor.								
Quality: Up to 4 square feet of drywall, patched, textured, ready for paint								
88. Mask the surface area per square foot - plastic and tape - 4 mil	42.00 SF	0.23	9.66	0/15 yrs	Avg.	0%	(0.00)	9.66
MASKING WINDOWS FOR DRYALL REPAIR AND PAINTING.								
89. R&R 1/2" drywall - hung, taped, ready for texture	4.00 SF	2.40	9.60	0/150 yrs	Avg.	0%	(0.00)	9.60
REPAIR TO DRYWALL NOT AROUND WINDOWS								
90. Texture drywall - machine - knockdown	4.00 SF	0.56	2.24	0/150 yrs	Avg.	0%	(0.00)	2.24
FOR TEXTURE REPAIRS NOT AROUND WINDOWS.								
91. Seal/prime then paint the surface area (2 coats)	4.00 SF	0.92	3.68	0/15 yrs	Avg.	0%	(0.00)	3.68
PRIME AND PAINT REPAIRED SURFACE								
92. Paint the walls - one coat	366.22 SF	0.63	230.72	3/15 yrs	Avg.	20%	(46.14)	184.58
Note: Painters frequently remove switch and outlet cover plates, drop light fixtures, and move items away from walls to make painting easier. An average amount of this kind of prep work is included.								
93. Casing - Detach & reset	17.00 LF	1.49	25.33	0/NA	Avg.	0%	(0.00)	25.33
94. Paint casing - one coat	17.00 LF	0.93	15.81	0/15 yrs	Avg.	0%	(0.00)	15.81
95. Floor protection - plastic and tape - 10 mil	136.97 SF	0.29	39.72	0/15 yrs	Avg.	0%	(0.00)	39.72
Totals: Dining Room			747.73				46.14	701.59

**Office****Height: 10'**

304.90 SF Walls	161.17 SF Ceiling
466.07 SF Walls & Ceiling	161.17 SF Floor
17.91 SY Flooring	23.57 LF Floor Perimeter
49.73 LF Ceil. Perimeter	

Missing Wall - Goes to Floor	7' 4" X 6' 8"	Opens into FOYER_ENTRY
Missing Wall - Goes to Floor	5' 7" X 6' 8"	Opens into DINING_ROOM
Window	3' X 6'	Opens into Exterior
Missing Wall - Goes to Floor	8' 5" X 6' 8"	Opens into LIVING_ROOM
Missing Wall - Goes to Floor	4' 10" X 6' 8"	Opens into FOYER_ENTRY

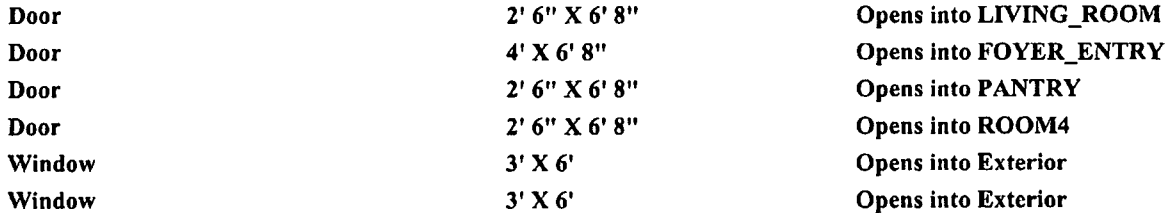
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
96. Contents - move out then reset	1.00	EA	46.99	0/NA	Avg.	0%	(0.00)	46.99
97. Window blind - horizontal or vertical - Detach & reset	1.00	EA	27.53	0/NA	Avg.	0%	(0.00)	27.53
98. R&R 1/2" drywall - hung, taped, ready for texture	16.00	SF	2.40	0/150 yrs	Avg.	0%	(0.00)	38.40
REPAIR TO DRYWALL NOT AROUND WINDOWS								
99. Drywall tape joint/repair - per LF	10.00	LF	7.90	0/150 yrs	Avg.	0%	(0.00)	79.00
100. Texture drywall - machine - knockdown	26.00	SF	0.56	0/150 yrs	Avg.	0%	(0.00)	14.56
FOR TEXTURE REPAIRS NOT AROUND WINDOWS.								
101. Drywall patch / small repair, ready for paint	2.00	EA	77.23	0/150 yrs	Avg.	0%	(0.00)	154.46
ALLOWANCE FOR DRYWALL REPAIR AROUND WINDOWS. THIS LINE ITEM IS MORE APPROPRIATE FOR REPAIRS AROUND THE WINDOWS DUE TO THE SMALL AREA AND DETAIL. USING TWO PER LOWER WINDOW SINCE REPAIR IS UP TO 4SF AND LOWER UNIT REPAIRS ARE APPROXIMATELY 7SF. USING ONE PER UPPER WINDOW.								
Includes: Drywall, metal corner bead, joint compound, joint tape, nails, screws, texture, and installation labor.								
Quality: Up to 4 square feet of drywall, patched, textured, ready for paint								
102. Mask the surface area per square foot - plastic and tape - 4 mil	21.00	SF	0.23	0/15 yrs	Avg.	0%	(0.00)	4.83
MASKING WINDOWS FOR DRYALL REPAIR AND PAINTING.								
103. Seal/prime then paint the surface area (2 coats)	33.00	SF	0.92	0/15 yrs	Avg.	0%	(0.00)	30.36
PRIME AND PAINT REPAIRED SURFACE								
104. Paint the walls and ceiling - one coat	466.07	SF	0.63	3/15 yrs	Avg.	20%	(58.72)	234.90
Note: Painters frequently remove switch and outlet cover plates, drop light fixtures, and move items away from walls to make painting easier. An average amount of this kind of prep work is included.								
105. Floor protection - plastic and tape - 10 mil	161.17	SF	0.29	0/15 yrs	Avg.	0%	(0.00)	46.74
Totals: Office			736.49				58.72	677.77

**Living Room****Height: 10'**

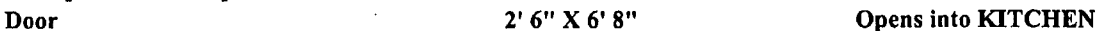
554.60 SF Walls	349.56 SF Ceiling
904.16 SF Walls & Ceiling	349.56 SF Floor
38.84 SY Flooring	56.39 LF Floor Perimeter
69.80 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into KITCHEN
Missing Wall	4' 1 3/4" X 10'	Opens into FOYER_ENTRY
Missing Wall - Goes to Floor	8' 5" X 6' 8"	Opens into OFFICE
Window	3' X 6'	Opens into Exterior
Window	3' X 6'	Opens into Exterior
Window	3' X 6'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into HALLWAY

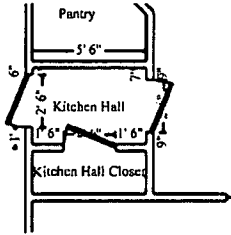
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
106. Contents - move out then reset - Large room	1.00 EA	70.49	70.49	0/NA	Avg.	0%	(0.00)	70.49
107. Window blind - horizontal or vertical - Detach & reset	3.00 EA	27.53	82.59	0/NA	Avg.	0%	(0.00)	82.59
108. R&R 1/2" drywall - hung, taped, ready for texture	16.00 SF	2.40	38.40	0/150 yrs	Avg.	0%	(0.00)	38.40
REPAIR TO DRYWALL NOT AROUND WINDOWS								
109. Drywall tape joint/repair - per LF	10.00 LF	7.90	79.00	0/150 yrs	Avg.	0%	(0.00)	79.00
110. Texture drywall - machine - knockdown	26.00 SF	0.56	14.56	0/150 yrs	Avg.	0%	(0.00)	14.56
FOR TEXTURE REPAIRS NOT AROUND WINDOWS.								
111. Mask the surface area per square foot - plastic and tape - 4 mil	72.00 SF	0.23	16.56	0/15 yrs	Avg.	0%	(0.00)	16.56
MASKING WINDOWS FOR DRYALL REPAIR AND PAINTING.								
112. Drywall patch / small repair, ready for paint	9.00 EA	77.23	695.07	0/150 yrs	Avg.	0%	(0.00)	695.07
ALLOWANCE FOR DRYWALL REPAIR AROUND WINDOWS. THIS LINE ITEM IS MORE APPROPRIATE FOR REPAIRS AROUND THE WINDOWS DUE TO THE SMALL AREA AND DETAIL. USING TWO PER LOWER WINDOW SINCE REPAIR IS UP TO 4SF AND LOWER UNIT REPAIRS ARE APPROXIMATELY 7SF. USING ONE PER UPPER WINDOW.								
Includes: Drywall, metal corner bead, joint compound, joint tape, nails, screws, texture, and installation labor.								
Quality: Up to 4 square feet of drywall, patched, textured, ready for paint								
113. Seal/prime then paint the surface area (2 coats)	56.00 SF	0.92	51.52	0/15 yrs	Avg.	0%	(0.00)	51.52
PRIME AND PAINT REPAIRED SURFACE								
114. Paint the walls - one coat	554.60 SF	0.63	349.40	3/15 yrs	Avg.	20%	(69.88)	279.52
Note: Painters frequently remove switch and outlet cover plates, drop light fixtures, and move items away from walls to make painting easier. An average amount of this kind of prep work is included.								
115. R&R Baseboard - 4" w/ cap and shoe	12.00 LF	6.29	75.48	0/150 yrs	Avg.	0%	(0.00)	75.48
116. Paint baseboard w/cap &/or shoe - two coats	12.00 LF	1.65	19.80	0/15 yrs	Avg.	0%	(0.00)	19.80
117. Floor protection - plastic and tape - 10 mil	349.56 SF	0.29	101.37	0/15 yrs	Avg.	0%	(0.00)	101.37
Totals: Living Room			1,594.24				69.88	1,524.36



Totals: Kitchen	1,575.83	146.39	1,429.44
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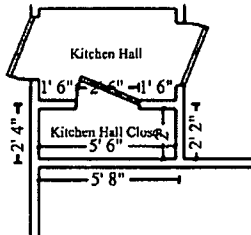
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
NO VISIBLE DAMAGE								
Totals: Pantry			0.00				0.00	0.00

**Kitchen Hall****Height: 10'**

132.57 SF Walls	20.03 SF Ceiling
152.60 SF Walls & Ceiling	20.03 SF Floor
2.23 SY Flooring	10.76 LF Floor Perimeter
18.26 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into KITCHEN
Door	2' 6" X 6' 8"	Opens into KITCHEN_HALL
Door	2' 6" X 6' 8"	Opens into GARAGE

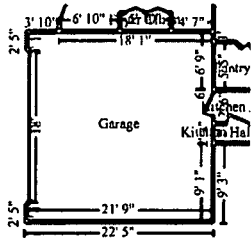
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
127. Drywall tape joint/repair - per LF	18.26 LF	7.90	144.25	0/150 yrs	Avg.	0%	(0.00)	144.25
128. Texture drywall - machine - knockdown	18.26 SF	0.56	10.23	0/150 yrs	Avg.	0%	(0.00)	10.23
FOR TEXTURE REPAIRS NOT AROUND WINDOWS.								
129. Seal/prime then paint the surface area (2 coats)	18.26 SF	0.92	16.80	0/15 yrs	Avg.	0%	(0.00)	16.80
PRIME AND PAINT REPAIRED SURFACE								
130. Paint the walls and ceiling - one coat	152.60 SF	0.63	96.14	3/15 yrs	Avg.	20%	(19.23)	76.91
Note: Painters frequently remove switch and outlet cover plates, drop light fixtures, and move items away from walls to make painting easier. An average amount of this kind of prep work is included.								
131. Floor protection - plastic and tape - 10 mil	20.03 SF	0.29	5.81	0/15 yrs	Avg.	0%	(0.00)	5.81
132. Contents - move out then reset	1.00 EA	46.99	46.99	0/NA	Avg.	0%	(0.00)	46.99
Totals: Kitchen Hall			320.22				19.23	300.99

**Kitchen Hall Closet****Height: 10'**

132.57 SF Walls	10.92 SF Ceiling
143.50 SF Walls & Ceiling	10.92 SF Floor
1.21 SY Flooring	12.42 LF Floor Perimeter
14.92 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into ROOM4
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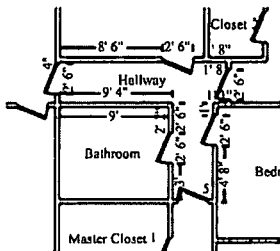
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
NO VISIBLE DAMAGE								
Totals: Kitchen Hall Closet			0.00				0.00	0.00

**Garage****Height: 10'**

735.67 SF Walls	482.13 SF Ceiling
1217.79 SF Walls & Ceiling	482.13 SF Floor
53.57 SY Flooring	67.33 LF Floor Perimeter
87.83 LF Ceil. Perimeter	

Door	18' X 7'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into ROOM4

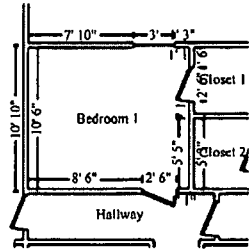
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
133. Contents - move out then reset - Large room	1.00 EA	70.49	70.49	0/NA	Avg.	0%	(0.00)	70.49
134. Mask wall - plastic, paper, tape (per LF)	87.83 LF	1.38	121.21	0/150 yrs	Avg.	0%	(0.00)	121.21
135. Drywall tape joint/repair - per LF	18.08 LF	7.90	142.83	0/150 yrs	Avg.	0%	(0.00)	142.83
136. Texture drywall - machine - knockdown	18.08 SF	0.56	10.12	0/150 yrs	Avg.	0%	(0.00)	10.12
FOR TEXTURE REPAIRS NOT AROUND WINDOWS.								
137. Seal/prime then paint the surface area (2 coats)	18.08 SF	0.92	16.63	0/15 yrs	Avg.	0%	(0.00)	16.63
PRIME AND PAINT REPAIRED SURFACE								
138. Paint the ceiling - one coat	482.13 SF	0.63	303.74	3/15 yrs	Avg.	20%	(60.75)	242.99
Note: Painters frequently remove switch and outlet cover plates, drop light fixtures, and move items away from walls to make painting easier. An average amount of this kind of prep work is included.								
139. Floor protection - plastic and tape - 10 mil	482.13 SF	0.29	139.82	0/15 yrs	Avg.	0%	(0.00)	139.82
Totals: Garage			804.84				60.75	744.09

**Hallway****Height: 10'**

403.33 SF Walls	73.65 SF Ceiling
476.98 SF Walls & Ceiling	73.65 SF Floor
8.18 SY Flooring	35.33 LF Floor Perimeter
50.33 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into BEDROOM_2
Door	2' 6" X 6' 8"	Opens into BEDROOM_1
Door	2' 6" X 6' 8"	Opens into LIVING_ROOM
Door	2' 6" X 6' 8"	Opens into BATHROOM
Door	2' 6" X 6' 8"	Opens into MASTER_BEDRO
Door	2' 6" X 6' 8"	Opens into BEDROOM_3

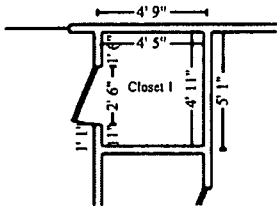
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
NO VISIBLE DAMAGE								
Totals: Hallway			0.00				0.00	0.00

**Bedroom 1****Height: 10'**

397.00 SF Walls	125.13 SF Ceiling
522.13 SF Walls & Ceiling	125.13 SF Floor
13.90 SY Flooring	39.83 LF Floor Perimeter
44.83 LF Ceil. Perimeter	

Window**3' X 6'****Opens into Exterior****Door****2' 6" X 6' 8"****Opens into HALLWAY****Door****2' 6" X 6' 8"****Opens into CLOSET_1**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
140. Contents - move out then reset - Large room	1.00 EA	70.49	70.49	0/NA	Avg.	0%	(0.00)	70.49
141. Window blind - horizontal or vertical - Detach & reset	1.00 EA	27.53	27.53	0/NA	Avg.	0%	(0.00)	27.53
142. Mask the surface area per square foot - plastic and tape - 4 mil	21.00 SF	0.23	4.83	0/15 yrs	Avg.	0%	(0.00)	4.83
MASKING WINDOWS FOR DRYALL REPAIR AND PAINTING.								
143. Drywall patch / small repair, ready for paint	2.00 EA	77.23	154.46	0/150 yrs	Avg.	0%	(0.00)	154.46
ALLOWANCE FOR DRYWALL REPAIR AROUND WINDOWS. THIS LINE ITEM IS MORE APPROPRIATE FOR REPAIRS AROUND THE WINDOWS DUE TO THE SMALL AREA AND DETAIL. USING TWO PER LOWER WINDOW SINCE REPAIR IS UP TO 4SF AND LOWER UNIT REPAIRS ARE APPROXIMATELY 7SF. USING ONE PER UPPER WINDOW.								
Includes: Drywall, metal corner bead, joint compound, joint tape, nails, screws, texture, and installation labor.								
Quality: Up to 4 square feet of drywall, patched, textured, ready for paint								
144. Seal/prime then paint the surface area (2 coats)	7.00 SF	0.92	6.44	0/15 yrs	Avg.	0%	(0.00)	6.44
PRIME AND PAINT REPAIRED SURFACE								
145. Paint the walls - one coat	397.00 SF	0.63	250.11	3/15 yrs	Avg.	20%	(50.02)	200.09
Note: Painters frequently remove switch and outlet cover plates, drop light fixtures, and move items away from walls to make painting easier. An average amount of this kind of prep work is included.								
146. R&R Window sill	3.00 LF	3.11	9.33	0/150 yrs	Avg.	0%	(0.00)	9.33
147. Seal & paint window sill	3.00 LF	2.49	7.47	0/15 yrs	Avg.	0%	(0.00)	7.47
148. Paint window sill - 1 coat	3.00 LF	1.66	4.98	0/15 yrs	Avg.	0%	(0.00)	4.98
149. Floor protection - plastic and tape - 10 mil	125.13 SF	0.29	36.29	0/15 yrs	Avg.	0%	(0.00)	36.29
Totals: Bedroom 1			571.93				50.02	521.91

Closet 1**Height: 10'**

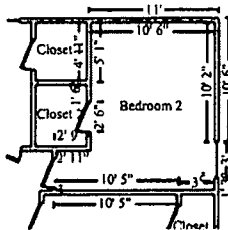
170.09 SF Walls	21.74 SF Ceiling
191.82 SF Walls & Ceiling	21.74 SF Floor
2.42 SY Flooring	16.18 LF Floor Perimeter
18.68 LF Ceil. Perimeter	

Door**2' 6" X 6' 8"****Opens into BEDROOM_1**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
NO VISIBLE DAMAGE								

CONTINUED - Closet 1

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: Closet 1			0.00				0.00	0.00



Bedroom 2

Height: 10'

502.00 SF Walls	159.59 SF Ceiling
661.59 SF Walls & Ceiling	159.59 SF Floor
17.73 SY Flooring	50.33 LF Floor Perimeter
55.33 LF Ceil. Perimeter	

Window

3' X 6'

Opens into Exterior

Door

2' 6" X 6' 8"

Opens into CLOSET_2

Door

2' 6" X 6' 8"

Opens into HALLWAY

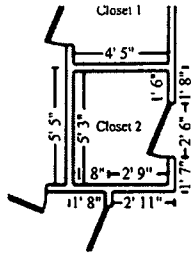
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
150. Contents - move out then reset - Large room	1.00 EA	70.49	70.49	0/NA	Avg.	0%	(0.00)	70.49
151. Window blind - horizontal or vertical - Detach & reset	1.00 EA	27.53	27.53	0/NA	Avg.	0%	(0.00)	27.53
152. Mask the surface area per square foot - plastic and tape - 4 mil	21.00 SF	0.23	4.83	0/15 yrs	Avg.	0%	(0.00)	4.83
MASKING WINDOWS FOR DRYALL REPAIR AND PAINTING.								
153. Drywall patch / small repair, ready for paint	2.00 EA	77.23	154.46	0/150 yrs	Avg.	0%	(0.00)	154.46
ALLOWANCE FOR DRYWALL REPAIR AROUND WINDOWS. THIS LINE ITEM IS MORE APPROPRIATE FOR REPAIRS AROUND THE WINDOWS DUE TO THE SMALL AREA AND DETAIL. USING TWO PER LOWER WINDOW SINCE REPAIR IS UP TO 4SF AND LOWER UNIT REPAIRS ARE APPROXIMATELY 7SF. USING ONE PER UPPER WINDOW.								
Includes: Drywall, metal corner bead, joint compound, joint tape, nails, screws, texture, and installation labor.								
Quality: Up to 4 square feet of drywall, patched, textured, ready for paint								
154. Seal/prime then paint the surface area (2 coats)	7.00 SF	0.92	6.44	0/15 yrs	Avg.	0%	(0.00)	6.44
PRIME AND PAINT REPAIRED SURFACE								
155. Paint the walls - one coat	502.00 SF	0.63	316.26	3/15 yrs	Avg.	20%	(63.25)	253.01
Note: Painters frequently remove switch and outlet cover plates, drop light fixtures, and move items away from walls to make painting easier. An average amount of this kind of prep work is included.								
156. R&R Window sill	3.00 LF	3.11	9.33	0/150 yrs	Avg.	0%	(0.00)	9.33
157. Seal & paint window sill	3.00 LF	2.49	7.47	0/15 yrs	Avg.	0%	(0.00)	7.47
158. Paint window sill - 1 coat	3.00 LF	1.66	4.98	0/15 yrs	Avg.	0%	(0.00)	4.98
159. Floor protection - plastic and tape - 10 mil	159.59 SF	0.29	46.28	0/15 yrs	Avg.	0%	(0.00)	46.28

Totals: Bedroom 2

648.07

63.25

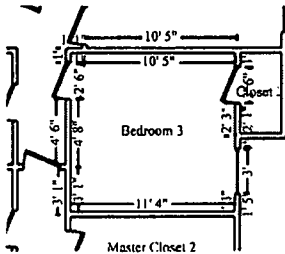
584.82

**Closet 2****Height: 10'**

176.58 SF Walls	23.17 SF Ceiling
199.74 SF Walls & Ceiling	23.17 SF Floor
2.57 SY Flooring	16.82 LF Floor Perimeter
19.32 LF Ceil. Perimeter	

Door**2' 6" X 6' 8"****Opens into BEDROOM_2**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
NO VISIBLE DAMAGE								
Totals: Closet 2			0.00				0.00	0.00

**Bedroom 3****Height: 10'**

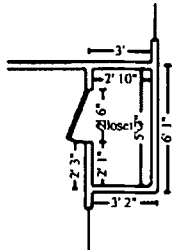
393.67 SF Walls	123.72 SF Ceiling
517.39 SF Walls & Ceiling	123.72 SF Floor
13.75 SY Flooring	39.50 LF Floor Perimeter
44.50 LF Ceil. Perimeter	

Window**3' X 6'****Opens into Exterior****Door****2' 6" X 6' 8"****Opens into CLOSET_3****Door****2' 6" X 6' 8"****Opens into HALLWAY**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
160. Contents - move out then reset - Large room	1.00 EA	70.49	70.49	0/NA	Avg.	0%	(0.00)	70.49
161. Window blind - horizontal or vertical - Detach & reset	1.00 EA	27.53	27.53	0/NA	Avg.	0%	(0.00)	27.53
162. Mask the surface area per square foot - plastic and tape - 4 mil	21.00 SF	0.23	4.83	0/15 yrs	Avg.	0%	(0.00)	4.83
MASKING WINDOWS FOR DRYALL REPAIR AND PAINTING.								
163. Drywall patch / small repair, ready for paint	2.00 EA	77.23	154.46	0/150 yrs	Avg.	0%	(0.00)	154.46
ALLOWANCE FOR DRYWALL REPAIR AROUND WINDOWS. THIS LINE ITEM IS MORE APPROPRIATE FOR REPAIRS AROUND THE WINDOWS DUE TO THE SMALL AREA AND DETAIL. USING TWO PER LOWER WINDOW SINCE REPAIR IS UP TO 4SF AND LOWER UNIT REPAIRS ARE APPROXIMATELY 7SF. USING ONE PER UPPER WINDOW.								
Includes: Drywall, metal corner bead, joint compound, joint tape, nails, screws, texture, and installation labor.								
Quality: Up to 4 square feet of drywall, patched, textured, ready for paint								
164. Seal/prime then paint the surface area (2 coats)	7.00 SF	0.92	6.44	0/15 yrs	Avg.	0%	(0.00)	6.44
PRIME AND PAINT REPAIRED SURFACE								
165. Paint the walls - one coat	393.67 SF	0.63	248.01	3/15 yrs	Avg.	20%	(49.60)	198.41
Note: Painters frequently remove switch and outlet cover plates, drop light fixtures, and move items away from walls to make painting easier. An average amount of this kind of prep work is included.								
166. R&R Window sill	3.00 LF	3.11	9.33	0/150 yrs	Avg.	0%	(0.00)	9.33
167. Seal & paint window sill	3.00 LF	2.49	7.47	0/15 yrs	Avg.	0%	(0.00)	7.47
168. Paint window sill - 1 coat	3.00 LF	1.66	4.98	0/15 yrs	Avg.	0%	(0.00)	4.98
169. Floor protection - plastic and tape - 10 mil	123.72 SF	0.29	35.88	0/15 yrs	Avg.	0%	(0.00)	35.88

CONTINUED - Bedroom 3

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: Bedroom 3			569.42				49.60	519.82



Closet 3

Height: 10'

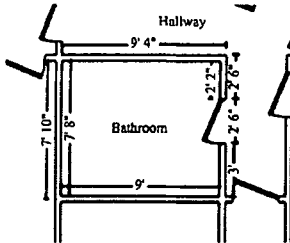
151.67 SF Walls	15.82 SF Ceiling
167.49 SF Walls & Ceiling	15.82 SF Floor
1.76 SY Flooring	14.33 LF Floor Perimeter
16.83 LF Ceil. Perimeter	

Door

2' 6" X 6' 8"

Opens into BEDROOM_3

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
NO VISIBLE DAMAGE								
Totals: Closet 3			0.00				0.00	0.00



Bathroom

Height: 10'

316.67 SF Walls	69.00 SF Ceiling
385.67 SF Walls & Ceiling	69.00 SF Floor
7.67 SY Flooring	30.83 LF Floor Perimeter
33.33 LF Ceil. Perimeter	

Door

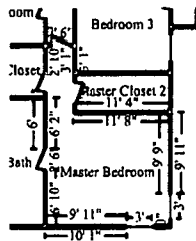
2' 6" X 6' 8"

Opens into HALLWAY

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
170. Contents - move out then reset	1.00 EA	46.99	46.99	15/NA Avg.		0%	(0.00)	46.99
171. R&R Light bar - 4 lights - High grade	2.00 EA	216.70	433.40	15/20 yrs Avg.		75%	(297.11)	136.29
172. Drywall Installer / Finisher - per hour	2.00 HR	96.34	192.68	15/150 yrs Avg.		10%	(19.27)	173.41
ALLOWANCE FOR EXTR TIME DUE TO THE DRYWALL WORK DONE IN TIGHT SPACE OF THE SKYLIGHT AREA.								
173. 1/2" drywall - hung, taped, ready for texture	140.00 SF	2.02	282.80	15/150 yrs Avg.		10%	(28.28)	254.52
INCLUDES ENTIRE CEILING AND THE SKYLIGHT TUNNEL								
174. Texture drywall - machine - knockdown	140.00 SF	0.56	78.40	15/150 yrs Avg.		10%	(7.84)	70.56
175. Seal/prime then paint the surface area (2 coats)	140.00 SF	0.92	128.80	15/15 yrs Avg.		90% [M]	(115.92)	12.88
176. Paint the walls and ceiling - one coat	385.67 SF	0.63	242.97	15/15 yrs Avg.		90% [M]	(218.67)	24.30
177. Floor protection - plastic and tape - 10 mil	69.00 SF	0.29	20.01	15/15 yrs Avg.		90% [M]	(18.01)	2.00
178. R&R Blown-in insulation - 10" depth - R26	140.00 SF	1.69	236.60	29/150 yrs Avg.		19.33%	(24.09)	212.51

CONTINUED - Bathroom

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: Bathroom			1,662.65				729.19	933.46

**Master Bedroom****Height: 10'**

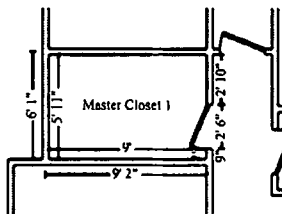
629.00 SF Walls	230.42 SF Ceiling
859.42 SF Walls & Ceiling	230.42 SF Floor
25.60 SY Flooring	63.17 LF Floor Perimeter
73.17 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into MASTER_BATH
Door	2' 6" X 6' 8"	Opens into MASTER_CLOSE
Door	2' 6" X 6' 8"	Opens into HALLWAY
Door	2' 6" X 6' 8"	Opens into ROOM3
Window	3' X 6'	Opens into Exterior
Window	3' X 6'	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
179. Contents - move out then reset - Large room	1.00 EA	70.49	70.49	0/NA	Avg.	0%	(0.00)	70.49
180. Window blind - horizontal or vertical - Detach & reset	2.00 EA	27.53	55.06	0/NA	Avg.	0%	(0.00)	55.06
181. Mask the surface area per square foot - plastic and tape - 4 mil	42.00 SF	0.23	9.66	0/15 yrs	Avg.	0%	(0.00)	9.66
MASKING WINDOWS FOR DRYALL REPAIR AND PAINTING.								
182. Drywall patch / small repair, ready for paint	4.00 EA	77.23	308.92	0/150 yrs	Avg.	0%	(0.00)	308.92
ALLOWANCE FOR DRYWALL REPAIR AROUND WINDOWS. THIS LINE ITEM IS MORE APPROPRIATE FOR REPAIRS AROUND THE WINDOWS DUE TO THE SMALL AREA AND DETAIL. USING TWO PER LOWER WINDOW SINCE REPAIR IS UP TO 4SF AND LOWER UNIT REPAIRS ARE APPROXIMATELY 7SF. USING ONE PER UPPER WINDOW.								
Includes: Drywall, metal corner bead, joint compound, joint tape, nails, screws, texture, and installation labor.								
Quality: Up to 4 square feet of drywall, patched, textured, ready for paint								
183. Drywall tape joint/repair - per LF	10.00 LF	7.90	79.00	0/150 yrs	Avg.	0%	(0.00)	79.00
184. Texture drywall - machine - knockdown	10.00 SF	0.56	5.60	0/150 yrs	Avg.	0%	(0.00)	5.60
185. Seal/prime then paint the surface area (2 coats)	35.00 SF	0.92	32.20	0/15 yrs	Avg.	0%	(0.00)	32.20
PRIME AND PAINT REPAIRED SURFACE								
186. Paint the walls and ceiling - one coat	859.42 SF	0.63	541.43	3/15 yrs	Avg.	20%	(108.29)	433.14
Note: Painters frequently remove switch and outlet cover plates, drop light fixtures, and move items away from walls to make painting easier. An average amount of this kind of prep work is included.								
187. R&R Window sill	6.00 LF	3.11	18.66	0/150 yrs	Avg.	0%	(0.00)	18.66
188. Seal & paint window sill	6.00 LF	2.49	14.94	0/15 yrs	Avg.	0%	(0.00)	14.94
189. Paint window sill - 1 coat	6.00 LF	1.66	9.96	0/15 yrs	Avg.	0%	(0.00)	9.96
190. Floor protection - plastic and tape - 10 mil	230.42 SF	0.29	66.82	0/15 yrs	Avg.	0%	(0.00)	66.82
191. Crown molding - Detach & reset	12.00 LF	2.80	33.60	0/NA	Avg.	0%	(0.00)	33.60
192. Paint crown molding - one coat	57.17 LF	0.96	54.88	0/15 yrs	Avg.	0%	(0.00)	54.88

CONTINUED - Master Bedroom

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: Master Bedroom			1,301.22				108.29	1,192.93



Master Closet 1

Height: 10'

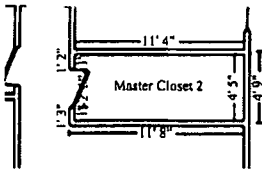
281.67 SF Walls	53.25 SF Ceiling
334.92 SF Walls & Ceiling	53.25 SF Floor
5.92 SY Flooring	27.33 LF Floor Perimeter
29.83 LF Ceil. Perimeter	

Door

2' 6" X 6' 8"

Opens into MASTER_BEDRO

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
NO VISIBLE DAMAGE								
Totals: Master Closet 1			0.00				0.00	0.00



Master Closet 2

Height: 10'

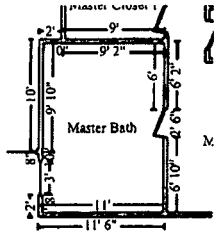
298.33 SF Walls	50.06 SF Ceiling
348.39 SF Walls & Ceiling	50.06 SF Floor
5.56 SY Flooring	29.00 LF Floor Perimeter
31.50 LF Ceil. Perimeter	

Door

2' 6" X 6' 8"

Opens into MASTER_BEDRO

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
NO VISIBLE DAMAGE								
Totals: Master Closet 2			0.00				0.00	0.00

**Master Bath****Height: 10'**

501.00 SF Walls	168.67 SF Ceiling
669.67 SF Walls & Ceiling	168.67 SF Floor
18.74 SY Flooring	50.17 LF Floor Perimeter
52.67 LF Ceil. Perimeter	

Window**3' X 3'****Opens into Exterior****Door****2' 6" X 6' 8"****Opens into MASTER_BEDRO**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
193. Contents - move out then reset	1.00 EA	46.99	46.99	0/NA	Avg.	0%	(0.00)	46.99
194. Window blind - horizontal or vertical - Detach & reset	2.00 EA	27.53	55.06	0/NA	Avg.	0%	(0.00)	55.06
195. R&R 1/2" drywall - hung, taped, ready for texture	4.00 SF	2.40	9.60	0/150 yrs	Avg.	0%	(0.00)	9.60
REPAIR TO DRYWALL NOT AROUND WINDOWS								
196. Texture drywall - machine - knockdown	4.00 SF	0.56	2.24	0/150 yrs	Avg.	0%	(0.00)	2.24
FOR TEXTURE REPAIRS NOT AROUND WINDOWS.								
197. Mask the surface area per square foot - plastic and tape - 4 mil	42.00 SF	0.23	9.66	0/15 yrs	Avg.	0%	(0.00)	9.66
MASKING WINDOWS FOR DRYALL REPAIR AND PAINTING.								
198. Drywall patch / small repair, ready for paint	4.00 EA	77.23	308.92	0/150 yrs	Avg.	0%	(0.00)	308.92
ALLOWANCE FOR DRYWALL REPAIR AROUND WINDOWS. THIS LINE ITEM IS MORE APPROPRIATE FOR REPAIRS AROUND THE WINDOWS DUE TO THE SMALL AREA AND DETAIL. USING TWO PER LOWER WINDOW SINCE REPAIR IS UP TO 4SF AND LOWER UNIT REPAIRS ARE APPROXIMATELY 7SF. USING ONE PER UPPER WINDOW.								
Includes: Drywall, metal corner bead, joint compound, joint tape, nails, screws, texture, and installation labor.								
Quality: Up to 4 square feet of drywall, patched, textured, ready for paint								
199. Seal/prime then paint the surface area (2 coats)	46.00 SF	0.92	42.32	0/15 yrs	Avg.	0%	(0.00)	42.32
PRIME AND PAINT REPAIRED SURFACE								
200. Paint the walls - one coat	501.00 SF	0.63	315.63	3/15 yrs	Avg.	20%	(63.13)	252.50
Note: Painters frequently remove switch and outlet cover plates, drop light fixtures, and move items away from walls to make painting easier. An average amount of this kind of prep work is included.								
201. Floor protection - plastic and tape - 10 mil	168.67 SF	0.29	48.91	0/15 yrs	Avg.	0%	(0.00)	48.91
Totals: Master Bath			839.33				63.13	776.20
Total: Interior			11,799.99				1,520.28	10,279.71
Total: Dwelling			35,655.78				10,324.94	25,330.84

Other Structures**Fencing**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
29. Wood fence 7' - 8' high - Detach & reset - per 8' section	8.00 EA	85.46	683.68	0/NA	Avg.	0%	(0.00)	683.68
30. R&R Wood fence 7' - 8' high - treated	32.00 LF	44.86	1,435.52	0/12 yrs	Avg.	0%	(0.00)	1,435.52
31. R&R Chain link fence w/posts & top rail - 5' high - 9 gauge	6.00 LF	19.39	116.34	0/30 yrs	Avg.	0%	(0.00)	116.34

MICHAEL_MALTBA

12/22/2020

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CONTINUED - Fencing

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
32. Clean with pressure/chemical spray	288.00 SF	0.29	83.52	0/NA	Avg.	0%	(0.00)	83.52
Pressure wash reset fence to match new fence								
202. R&R Post - wood - 4" x 4" fence grade cedar or equal	1.00 EA	75.71	75.71	0/12 yrs	Avg.	0%	(0.00)	75.71
Totals: Fencing			2,394.77				0.00	2,394.77
Total: Other Structures			2,394.77				0.00	2,394.77

Personal Property**Food Loss**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
33. Food Loss	1.00 EA	500.00	500.00	0/NA	Avg.	0%	(0.00)	500.00
Roast, poultry, condiments, seafood, dairy, desserts, vegetables, as agreed.								
Totals: Food Loss			500.00				0.00	500.00
Total: Personal Property			500.00				0.00	500.00

Debris Removal

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
203. Tandem axle dump trailer - per load - including dump fees	1.00 EA	186.07	186.07	0/NA	Avg.	NA	(0.00)	186.07
Totals: Debris Removal			186.07				0.00	186.07

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
204. Electrical labor minimum*	1.00 EA	47.71	47.71	0/NA	Avg.	0%	(0.00)	47.71
205. Heat, vent, & air cond. labor minimum*	1.00 EA	155.39	155.39	0/NA	Avg.	0%	(0.00)	155.39
Totals: Labor Minimums Applied			203.10				0.00	203.10
Line Item Totals: MICHAEL_MALTBA			45,939.72				10,324.94	35,614.78

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

Grand Total Areas:

7,980.26 SF Walls	2,848.04 SF Ceiling	10,828.30 SF Walls and Ceiling
2,815.59 SF Floor	312.84 SY Flooring	748.69 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	941.40 LF Ceil. Perimeter
2,815.59 Floor Area	3,018.56 Total Area	7,980.26 Interior Wall Area
3,156.16 Exterior Wall Area	266.33 Exterior Perimeter of Walls	
4,676.79 Surface Area	46.77 Number of Squares	0.00 Total Perimeter Length
53.69 Total Ridge Length	221.25 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
AA-Dwelling	39,620.66	86.24%	35,009.37	83.59%
A9-Dwelling - Mold	0.00	0.00%	0.00	0.00%
BB-Other Structures	5,819.06	12.67%	6,374.65	15.22%
B9-Other Structures - Mold	0.00	0.00%	0.00	0.00%
CC-Unscheduled Personal Property	500.00	1.09%	500.00	1.19%
C9-Unscheduled Personal Property - Mold	0.00	0.00%	0.00	0.00%
DD-Additional Living Expense	0.00	0.00%	0.00	0.00%
D9-Additional Living Expense - Mold	0.00	0.00%	0.00	0.00%
PF-Power Failure	0.00	0.00%	0.00	0.00%
RC-Replacement Cost - Contents	0.00	0.00%	0.00	0.00%
RD-Replacement Cost - Dwelling	0.00	0.00%	0.00	0.00%
RG-Residence Glass	0.00	0.00%	0.00	0.00%
XX-Liability	0.00	0.00%	0.00	0.00%
X9-Liability - Mold	0.00	0.00%	0.00	0.00%
YY-Guest Medical	0.00	0.00%	0.00	0.00%
Y9-Guest Medical - Mold	0.00	0.00%	0.00	0.00%
Total	45,939.72	100.00%	41,884.02	100.00%

**Summary for
AA-Dwelling
Summary for All Items**

Line Item Total	39,620.66
Material Sales Tax	882.75
Cleaning Mtl Tax	0.03
General Contractor Overhead	3,690.59
General Contractor Profit	3,690.59
Cleaning Sales Tax	4.85
Replacement Cost Value	\$47,889.47
Less Depreciation	(12,880.10)
Actual Cash Value	\$35,009.37
Less Deductible	(6,020.00)
Net Claim	\$28,989.37
Total Recoverable Depreciation	12,880.10
Net Claim if Depreciation is Recovered	\$41,869.47

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**Summary for
BB-Other Structures
Summary for All Items**

Line Item Total	5,819.06
Material Sales Tax	69.36
Cleaning Mtl Tax	0.24
General Contractor Overhead	238.85
General Contractor Profit	238.85
Cleaning Sales Tax	8.29
Replacement Cost Value	\$6,374.65
Less Non-recoverable Depreciation	<0.00>
Actual Cash Value	\$6,374.65
Net Claim	\$6,374.65

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**Summary for
CC-Unscheduled Personal Property
Summary for All Items**

Line Item Total	500.00
General Contractor Overhead	0.00
General Contractor Profit	0.00
Replacement Cost Value	\$500.00
Less Non-recoverable Depreciation	<0.00>
Actual Cash Value	\$500.00
Net Claim	\$500.00

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Depending upon the circumstances of your loss, our estimate may or may not include an amount for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether the services of a general contractor are appropriate for your loss, please contact your claim representative before proceeding with repairs.

This document includes a damage estimate for your property based on Replacement Cost Value (RCV) and Actual Cash Value (ACV). The ACV estimate reflects the RCV less the amount of any depreciation. Depreciation is the decrease in value of an item due to the item's condition, which takes into consideration age, life expectancy, usage, type of item, and market factors. As your adjuster has explained, depending on your policy, you may be able to recover your depreciation upon your repair or replacement of the covered damages.

During the claim process, we asked for your assistance in establishing the age and condition of your damaged items. If you have any questions regarding the age and condition applied to your property, or any other questions regarding this estimate, please contact your adjuster.

Specialized skill, licensing or certification may be needed of any contractor(s) that you retain, for instance, to identify the presence and nature of any potential contaminants, toxins, pollutants, or other hazards that may be encountered during the course of the work, or to utilize appropriate work practices and procedures during the course of the work. Check with your local or State public health or environmental agency regarding potential hazards, including contractor qualifications and other requirements. For your safety, it is prudent to avoid areas where damaged structures, materials or unknown substances may be present, and to not disturb such structures, material, or unknown substances until your contractors have inspected the work site.

The suggestions above are provided only for your consideration. They in no way supplement, alter or modify your existing coverage. Your insurance policy is the legal contract that contains the terms and limitations of your coverage.

If you have any concerns about the grade of flooring on your estimate, you may take advantage of a free service that will provide you with a more specific analysis. To use this option, please keep a 12" x 12" sample of your damaged flooring, and notify your Allstate adjuster that you would like the additional analysis.